CHICAGO

Chicago

THE BOOK OF ITS BOARD OF TRADE AND OTHER PUBLIC BODIES

BY GEORGE W. ENGELHARDT

CHICAGO
MDCCCC

CHICAGO AND SUBURBS.

THE HENRY O. SHEPARD CO.
CHICAGO

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PREFACE OF THE BOARD OF TRADE AND PUBLISHER—THE BOOK, ITS SPONSORS AND PURPOSE—WITH A WORD ALSO AS TO THE SUBSCRIBERS, THEIR REPRESENTATION, ILLUSTRATIONS, ETC.

THE aim of this book is to show as graphically as possible, in an account of the present condition and prospects of Chicago, that city's march in advance.

It was compiled and has been issued under the authority and supervision of the Board of Trade of the city of Chicago (one of the strongest, numerically, and most influential commercial organizations of the country) and of coöperating public bodies of the city. It bears, therefore, virtually an official stamp.

It is not a book of "write-ups." Along with scores of views of general character, it contains an extensive gallery of business portraits and engravings of business houses, the whole combining in effect to picture this important center of life and trade as it is today. Necessarily, also, in it incidental reference is made to schools and institutions, banks, insurance and transportation companies, and other notable local concerns. But with these exceptions no recognition, editorially, is accorded the subscribers to the work beyond the brief explanatory titles under their cuts.

W. B. Bogert.

Chairman Executive Committee Board of Trade of the City of Chicago, 1899.

Geo. W. Engelhardt

Publisher of the Book.

ORGANIZATIONS COÖPERATING.

CHICAGO STOCK EXCHANGE.
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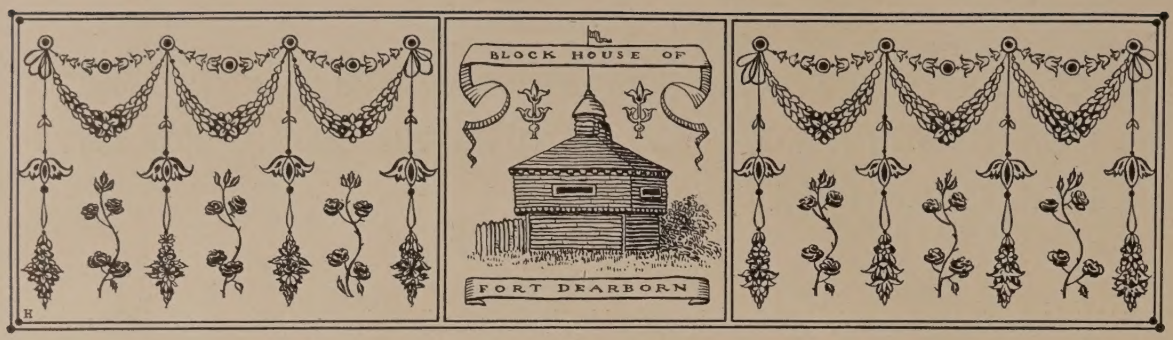

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THE LITHOTONE COMPANY, CHICAGO, U. S. A.

A WATER ENTRANCE TO CHICAGO'S BUSY MART.

THE CITY OF CHICAGO.

(THE BOARD OF TRADE BOOK.)

CHAPTER I.

TO BEGIN WITH—A PANORAMIC VIEW.

HISTORICAL MEMORIAL. FORT DEARBORN MASSACRE.
BY CARL ROHL-SMITH.
IN FRONT OF PULLMAN RESIDENCE, CALUMET AVENUE.

THE City of Chicago, now in its sixty-sixth year—still young as cities go—is easily the second city of the country in numbers and trade. Its population, by its school and directory counts, is upward of 2,000,000 souls, its annual factory product above $1,000,000,000, and the sum total of its traffic of all kinds is $2,500,000,000 or more, a year.

In many business particulars, indeed, it leads all other cities of the land.

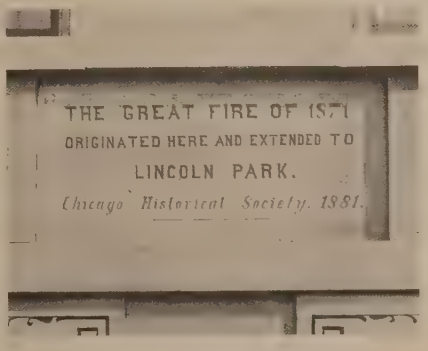
It is the greatest of railroad terminals, with twenty-two interstate highways ramifying, with their connections, this country, Canada and Mexico, altogether 120,000 miles long. Its lake shipping has a tonnage greater (in bulk if not in value) than the foreign tonnage of New York, making this, although a thousand miles inland, one of the world's great ports. With a grain trade of 320,500,000 bushels receipts, the equivalent of $250,000,000 a year; a trade in live stock of $230,000,000 in the same time; a provisions-pack of $350,000,000; a produce trade of $240,000,000; a lumber trade of $85,000,000 and an output of iron and metal products exceeding $112,500,000 annually, it ranks first, likewise, of American cities, in these regards.

It is, moreover, first, by common accord, in the matter of progressiveness—that city, which typifies most the forward spirit of the country and best exemplifies, in itself, the country's forward march.

In 1856-60 it raised the whole business quarter, for drainage purposes, eight feet; in 1871 again, it rose, *redivivus*, literally Phœnix-like, from the ashes of the most destructive fire of modern times. In 1884-5 it originated the modern American steel-framed "sky-scraper," the most important architectural innovation of the age. In 1893—a World's city now—its Columbian Exposition astonished and charmed all comers, and eclipsed all the shows that had gone before. And since 1892 it has executed in record-breaking time the engineering feat of its $40,000,000 Sanitary Canal.

In 1870 St. Louis was its rival; today that rival is New York.

And all the while it has been blossoming in all things beautiful; with parks, with libraries, with statuary, and with galleries and flourishing schools of art.



HISTORICAL TABLET. MEMORIAL OF THE GREAT FIRE.
DE KOVEN STREET.

Performances all these, certainly in keeping with its motto, *Volo*—"I will"; and justifying surely its aspiration to be nothing short of first.

SITE AND AREA.

CHICAGO rises from the western shore of Lake Michigan, at the mouth of Chicago river, and extends along-shore, north and south from the river, about twenty-five miles over a breadth of seven to nine. Its nether limits almost reach the southernmost extremity of the lake, and impinge upon the Indiana line. Its total area is about 190 square miles, but outside the corporate boundary numerous suburbs lie, practically part and parcel of it, though not yet so in law.

RANDOLPH STREET. DOWN TOWN.

STATE STREET.
RETAIL QUARTER.

It is in latitude 41. 53 N., longitude 87. 38 W., a situation of somewhat rigorous though healthful winter climate, but of a summer which, take it all in all, is very near superb. It is 854 rail miles from Baltimore, the nearest Atlantic seaport, 911 miles from New York, 923 from New Orleans on the Gulf, 320 from the Canadian border and 2,417 from San Francisco; is commercially the capital of the Mid-West and, through its railroads, gateway to the Northwest and Far West beyond.

CHICAGO RIVER.

THE river is the distinguishing feature in Chicago's topography. It forms the harbor, and in its course naturally divides the city into three

PANORAMA OF THE SOUTH SIDE BUSINESS QUARTER.

LOGAN. BY A. ST. GAUDENS.
LAKE FRONT PARK, MICHIGAN AVENUE.

principal parts, known in local parlance as the North, South and West Sides. The business district lies along it on either bank, but groups mostly on the south side of it, between the lake and its southerly bend. The North Side is a residence quarter mainly; the West division a factory district in very large part.

A singular river this of Chicago—one of the most extraordinary streams in the world; a narrow riband of inky current, but deep and navigable, and extensively navigated, too; lined on both sides with warehouses and factories, railroad yards and sidings, immense grain elevators and coal hoists, and spanned with fifty bridges or more in its brief course of ten or twelve miles; and bearing somehow on its contracted bosom, bends and bridges notwithstanding, during the short season of thirty weeks or so of navigation here, nearly 10,000 vessels, and a lading of 15,250,000 tons of cargo—grain, coal and iron, lumber and package freights—the commerce, veritably, of an empire, and a famous one at that.

LINCOLN. BY A. ST. GAUDENS.
ENTRANCE TO LINCOLN PARK.

ARCHITECTURE.

THE river fixes bounds to the central business quarter of the city on two sides, the North and West; to the east the lake confines this quarter, while to the south the termini of numerous railroads hem it in. In these limitations first arose the necessity for the monumental type of edifice which is one of the city's distinguishing features—the scores of stately and costly office buildings, hotels, theaters and business blocks of one kind or another, towering cloudward

STEPHEN A. DOUGLAS.
THE "LITTLE GIANT."
SHAFT AND MAUSOLEUM, LAKE SHORE AND THIRTY-FIFTH STREET.

COLUMBUS.
OVER THE ENTRANCE TO THE COLUMBUS MEMORIAL BUILDING, STATE STREET.

THE "ALARM." BY BOYLE.
MEMORIAL OF THE OTTAWA INDIANS.
LINCOLN PARK.

above the mass of old-time structures of this district—the Ashland block, the Auditorium and its Annex, the Champlain, Chamber of Commerce, Columbus, Fisher, Fort Dearborn, Great Northern, Home Insurance, Marquette, Masonic Temple, Merchants' Trust, Monadnock, New York Life, Old Colony, Pontiac, Pullman, Rand & McNally, Rialto, Rookery, Royal Insurance, Schiller, Security, Stock Exchange, Stewart, Studebaker, Tacoma, Unity, Venetian, Western Union and Women's Temple among them — massive buildings, of simple design as a rule in externals, but inwardly adorned with costly marbles and onyxes, and glass and ceramic mosaics, and with tablets and doors of sculptured bronze — altogether more than a hundred of them from twelve to twenty stories or more (150 to 300 feet high), that have cost from $750,000 to $2,500,000 or $3,000,000 or so, apiece. And still the work proceeds — here and there and yonder — where the steel skeletons of others under way, not yet provided with their outer skin of stone or brick or terra-cotta, project above a sky-line of the past on every hand

A SIGNAL OF PEACE. BY DALLIN.
LINCOLN PARK.

SHAKESPEARE. BY PARTRIDGE.
LINCOLN PARK.

and side. But the finer examples of architecture in this city are not all of this aspiring and top-lofty order. There are striking contrasts to it in the buildings of the Institute of Fine Arts, and the Public Library, in the old Courthouse — a

LA SALLE. BY JACQUES LELAING.
LINCOLN PARK.

symmetrical if crumbling pile — the Illinois Trust & Savings Bank and the Board of Trade (this last built in 1883-84 at a cost of $1,800,000), wherein breadth and dignity rather than height has been the aim.

These tall buildings have all gone up within the last fifteen or sixteen years. They have steel superstructures, a mode which originated in this city, between 1884-89, with the construction of the Home Insurance, Tacoma, Rookery and other blocks, by Architects Jenney, Holabird & Roche, Burnham, Adler & Sullivan, *et al.* This principle, applied generally throughout the country, has changed the face of every American city. Certainly by it Chicago has been transformed. But first of all, the change came here.

MONADNOCK BLOCK.
Dearborn Street and Custom House Place, from Van Buren Street to Jackson Boulevard.

FISHER BUILDING.
Dearborn and Van Buren Streets.
Moulton-Starrett Company, Builders.

THE BUSINESS QUARTER.

Down-town Chicago is very compactly built, and everywhere, with its wide, straight thoroughfares, the throng and bustle of its footways and highways, its gilt and prismatic saloon fronts and its perennially gala-dressed shop-windows, is of emphatically modern and truly metropolitan address. Night and day are much the same—weekday and Sunday, it is all one—in this busy hive of humanity; on State street where, in the great department stores,

NEW POSTOFFICE.
(Under way.)
Clark, Dearborn, Adams and Jackson Streets.
Henry Ives Cobb, Architect.

HARTFORD BUILDING.
DEARBORN AND MADISON STREETS.

the fair sex of the city forever congregate; on Wabash avenue — a street of furniture and piano warerooms, art and bicycle establishments and carriage repositories, and so forth; on Dearborn, with its real-estate offices, and on Clark, now in the stage of transition; on La Salle street,

HAYMARKET SQUARE, WEST SIDE.
SCENE OF THE ANARCHIST RIOTS OF 1886.

with its banks and insurance concerns, the Stock Exchange, and the Board of Trade at the head of it; on Market and Franklin streets and Fifth avenue, with their jobbing houses of every order; round about the printeries of Plymouth Place and Newspaper Row, and the produce concerns of South Water street; on Madison and Washington and other cross-town thoroughfares; at the bridges and the tunnels under the river, and on the "L" lines overhead.

SOUTH WATER STREET.
FRUIT AND PRODUCE QUARTER.

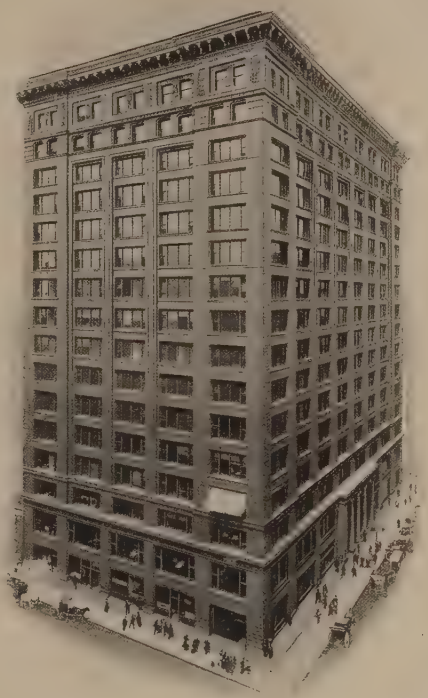
FAMOUS CONCERNS.

LIFE, bustle, business everywhere, uptown and down! At the railroad stations where 200,000 persons enter and depart daily, and in the railroad yards where two

PONTIAC BUILDING.
DEARBORN AND HARRISON STREETS.
HOLABIRD & ROCHE, ARCHITECTS.

CHAMPLAIN BUILDING.
STATE AND MADISON STREETS.
HOLABIRD & ROCHE, ARCHITECTS.

million freight cars annually come and go; at the Stock Yards, where 25,000 hands are employed, and whence provender issues for half the world; at Pullman, Englewood, Blue Island and dozens of other manufacturing districts,



MARQUETTE BUILDING.
DEARBORN AND ADAMS STREETS.

A modern steel frame fireproof office building, built 1893, from plans by Holabird & Roche, Chicago, architects also of the Atwood, south 200 feet Monadnock, Cable, Caxton and McClurg buildings, etc. Woodwork mahogany throughout. Of note for the handsome historical designs of the mosaics in its corridor and the sculptured bronze tablets at its entrance.

VENETIAN BUILDING.
WASHINGTON STREET, NEAR STATE.
HOLABIRD & ROCHE, ARCHITECTS.

urban and suburban, and at South Chicago, where, on the Calumet, twelve miles south from the City Hall, is a port supplementing Chicago river, to which a third, nearly, of the vast shipping of the city now resorts.

A certain measure of prestige, if not of greatness, assuredly attaches to a city which is the seat of the Illinois Steel Works, of 4,000 employes and $10,000,000 annual business; the Deering Harvester Works of 6,500 hands, and the McCor-

TACOMA BUILDING.
LA SALLE AND MADISON STREETS.
HOLABIRD & ROCHE, ARCHITECTS.

MASONIC TEMPLE.
STATE STREET, CORNER RANDOLPH.
21 FLOORS. 302 FEET HIGH. COST, $2,500,000.

mick and Plano Works, its rivals; the "Big 4" packers turning out a third of the beef and hog products of the country; the dry goods house of Marshall Field and grocery house of Sprague, Warner & Co., said to do the largest business in their respective lines in the Union; the Illinois Trust Company, of $60,000,000 resources, and the First National Bank, of more than $50,000,000; and the four great houses on 'Change which

THE RIVER.
JUNCTION OF NORTH AND SOUTH BRANCHES.

THE RIVER AT WELLS STREET BRIDGE.

are credited with larger business, any one, than the whole Produce Exchange of New York — to the city of the Auditorium, a theater seating 8,000, and the Monadnock office building, in which 5,000 persons get a livelihood; the city in which civic enterprises of such pith and moment originate as the last World's Fair and the Sanitary Canal.

GROWTH AND PROSPERITY.

CHICAGO continues to grow with amazing rapidity. It gains regularly in population 80,000 to 100,000 a year. *Pari passu*, business expands — has doubled, safe to say, in the last twenty years. In its growth it bids fair long to retain its ascendancy as a jobbing center, railroad center, lake port, grain center in chief; commercially speaking, *the* inland capital. But of late it ripens most in the way of manufactures and finance, fortified for the first with railroads and a back country rich, very rich, in materials; in the other, beginning to originate

YACHT CLUB ANCHORAGE.
OUTER HARBOR.

MICHIGAN AVENUE BOULEVARD.
SOUTH SIDE.

projects, promising to justify the prediction made of it that it is but a question of time when it will be in the class of London, Paris, Berlin and New York.

Very naturally, growing so fast, it grows unevenly, leaving, it must be confessed, more or less to be desired; problems to solve; problems of water supply, sewerage, the streets, interurban and suburban transit (one of the burning questions just now)—in fact, what not? And along with these the great social problem of the slums, seething with life (and in that very city-like, too), the unlovely but much frequented purlieus of the "Levee" or "the Line."

PICTURESQUE FEATURES.

BUT while these slums exist and flourish, as in all large cities, Chicago presents itself to the stranger in other and more attractive aspects. Its picturesque lake front, its parks and boulevards, its numerous precincts of handsome and costly homes in city and outskirts, its institutions of education and philanthropy—these disclose another side.

DREXEL BOULEVARD.
SOUTH SIDE.
Nursery stock furnished by P. S. Peterson & Son, Nurserymen, 164 La Salle Street.

LINCOLN PARK BOULEVARD.
NORTH SIDE.
Nursery stock furnished by P. S. Peterson & Son, Nurserymen, 164 La Salle Street.

To the east, from any of its high buildings or from the lake front parks, a charming water prospect is unfolded: the blue sheet or long, low wash of an unsalted sea stretching to the horizon, the water crib and lighthouse marking the way to the harbor; long trails of smoke from merchant steamers incoming and outgoing; the white wings of

the yachting fleet within the quiet basin of the breakwater. Or, of summer's night, the sheen of the unclouded moon upon the water.

HANS CHRISTIAN ANDERSEN.
LINCOLN PARK.
GIFT OF SWEDISH-AMERICAN RESIDENTS.

PARKS AND ATTRACTIONS

IN the park system of the city are comprised some of the most delightful sylvan breathing spaces in any city: Lincoln Park, with its woodland greenery, its parterres and fountains, and its embellishments of statuary by St. Gaudens, Partridge, Boyle and others, some of it the gift of naturalized citizens, the city's adopted sons; Jackson Park, the Midway and Washington Park — scene of the World's Fair of 1892-93, and the West Side system of parks; Michigan avenue, Drexel and Grand Boulevards and the beautiful Lake Shore Drive to Lincoln Park, on one side blocks of palatial mansions, on the other the lake; and Sheridan Road, leading away through Evanston, Winnetka, Lake Forest, and all the lovely North Shore suburbs to Fort Sheridan and Waukegan, half-way to the Wisconsin line.

LINNÆUS.
LINCOLN PARK.
GIFT OF SWEDISH RESIDENTS OF THE CITY.

Three universities flourish here, Lake Forest, Northwestern at Evanston, and Chicago University on the Midway Plaisance; there are schools of law and medicine aside from these, theological schools (more than in any other place), technical schools for the masses (several of them), and an art school of 2,000 pupils, the largest school of the kind in the land.

HUMBOLDT.
HUMBOLDT PARK.
GIFT OF GERMAN-AMERICAN RESIDENTS.

A WORLD'S CITY.

THE population of Chicago is very much mixed. There are 207,000 Germans here; 104,000 Irish; 90,000 Scandinavians; 62,000 Poles and Russians; 57,500 of the peoples of Southern Europe; 52,000 English, Scotch, Welsh and Canadians — 500,000 of these elements alone. But though the foreign contingent is strong, the native is the dominant stock. Yet it would seem, as has been said of this city, that "here all nationalities unite to make one of the most energetic and powerful communities on the globe."

YESTERDAY AND TODAY. — THE CHRONICLES OF CHICAGO.

First Period.

French Régime 1634–1763
Sieur Jean Nicolet, explorer, reaches site of the city 1634
Nicolas Perrot comes 1671
Father Marquette and Louis Joliet here . 1672–74
La Salle and Tonti in charge of settlement here 1678–83
Durantaye builds a fort here 1685
Flourishing Jesuit Mission here . . . 1699

Second Period.

British domination (by Cession) . . . 1763
William Murray buys site of the present city from the Redskins for five shillings and certain merchandise 1773
Jean Baptiste Pont du Sable, a Dominican negro, post-trader and oldest inhabitant up to 1779

Third Period.

The American occupation, beginning with the conquest of Illinois by Virginians under George Rogers Clark . . . 1778
First United States Post built here . . 1795
Le Mai buys out Pont du Sable . . . 1796
Fort Dearborn established 1803
John Kinzie succeeds Le Mai . . . 1804
Pottawattomie massacre of the evacuating garrison (commemorated by statuary shown on page 5) 1812
Illinois admitted to the Union . . . 1818

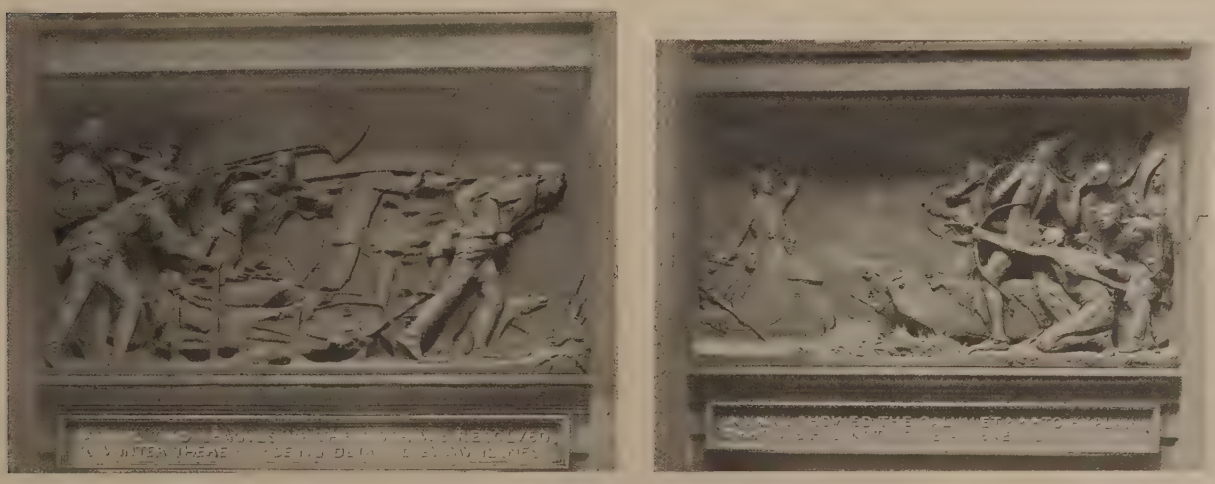
Population of Chicago then, two families. Business, the fur trade.

Fourth Period.— Birth and Growth of the City.

Canal Grant by the United States . . 1822

(First step in a plan to unite the lakes and Mississippi, which has never been abandoned here.)

Platting of Chicago 1830
First harbor improvement 1830
Town government organized with twenty-eight voters 1833
First newspaper 1833
City chartered, William B. Ogden, first Mayor 1837
Population 4,470 1840
Severe financial depression 1837–42
Illinois and Michigan canal completed . 1848
First railroads 1847–52
Population 29,963 1850
Business quarter raised 1856–60
Population 112,172 1860
Brisk war times — Chicago supplying Northern armies 1861–65
Illinois and Michigan canal deepened for navigation and sewer purposes, at a cost of $3,250,000 1866–70
Population 298,997 1870
(Lake tonnage then 6,933,207.)
The great fire, October 8, 9 and 10 . . 1871
(Loss $200,000,000.)
Panicky times 1873–78
Population 503,185 1880
Lake tonnage that year, 8,400,500; manufactures $249,000,000.
First "sky-scrapers" built 1885–90
Anarchist riots, May 4 1886
Population 1,208,669 1890
Lake tonnage that year, 10,288,920; manufactures, $664,568,000.
World's Columbian Exposition . . . 1893
Expenditure therefor by management and exhibitors, $50,000,000.
Drainage canal begun 1892
Drainage canal completed 1899
Cost of work, $42,000,000.
Population 2,000,000 (estimated) . . 1900
Lake tonnage (1898), 15,243,660; manufactures about $1,000,000,000 annually.



SCULPTURE, FAÇADE OF MARQUETTE BUILDING.
Adams and Dearborn Streets.

CHAPTER II.

THE BODY POLITIC AND CITY GOVERNMENT.

THE area of Chicago within the city limits is 193 square miles. The estimated population in that area is about 2,000,000 souls. Outside the city lie suburbs scattered over nearly as much ground and with a population of many thousands more. City and suburbs, in fact, now belt the shore of Lake Michigan from the Indiana line below very nearly to the Wisconsin line above, over a width of a mile or two north to ten or twelve miles central and south.

Many urban districts of the city, although annexed, some of them, long since, still bear their old-time names, as, for instance, Englewood and Hyde Park to the south, Cicero and Austin, west, and Lake View north. As for suburban places they are legion. Some of these, as Blue Island, Pullman and Harvey, are distinctively factory centers; others, like Riverside and Evanston, the residence places of city business men. As the city proper fills out, so to speak, the annexation of these outlying parts goes slowly on. At present Evanston on the north is the most populous and flourishing suburb still outside the pale.

CITY HALL AND COUNTY COURTS.
WASHINGTON, RANDOLPH, LA SALLE AND CLARK STREETS.
BUILT 1885. IT COST $4,400,000.

FORM OF GOVERNMENT.

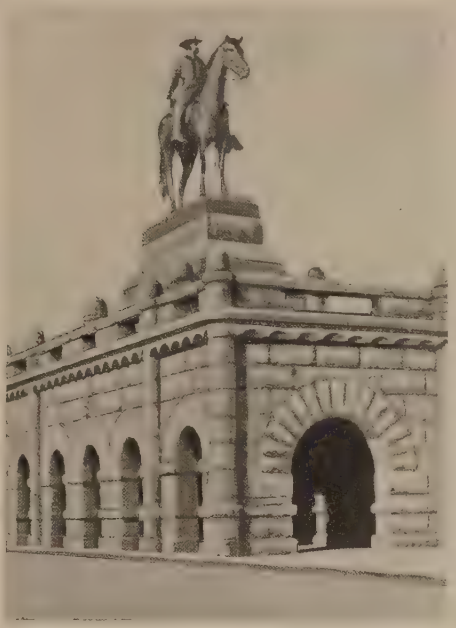
THE government of the city is after the manner familiar in the larger cities of the country, namely, the department or bureau plan. The principal departments here are those of Public Works (embracing bureaus of engineering, sewers, special assessments — i. e., new paving improvements — waterworks, streets and street cleaning), Health, Police and Fire Departments, etc., the heads of which are appointed by the mayor, and the Legislative branch, consisting of a single body of seventy-eight councilmen, elected, two from each ward.

The principal city officials are the Mayor, Carter H. Harrison II., at present

CITY WATERWORKS PUMPING PLANT.
NORTH SIDE.

UNION PARK.
WEST SIDE.

writing; the Comptroller and Treasurer together handling the city's finances; the Commissioner of Public Works, head of the Public Works



GENERAL GRANT, BY REBISSO.
LINCOLN PARK.

Department, and the City Engineer, his subordinate; the Corporation Counsel, City Attorney and Prosecuting Attorney, constituting the City's Law Department; Superintendent of Police; Fire Marshal; City Electrician, in charge of lights, fire-alarm, etc., and the Commissioner of Health.

FRANKLIN, BY PARKS.
LINCOLN PARK.

There are 12,000 officeholders under the city government, not including attachés of the School Department, which has separate and distinct management. Civil service has recognition in a board for that purpose. Sunday law is not

JACKSON PARK.
SOUTH SIDE.

Nursery stock furnished by P. S. Peterson & Son, Nurserymen, 164 La Salle Street.

enforced, except in some of the annexed districts and suburbs.

FINANCES.

THE city finances are on a scale commensurate with the business importance of the community. The municipal receipts of 1898 were $33,750,000; the expenditures, $33,250,000. The city debt is $19,450,000, some $4,500,000 of which is a legacy of the World's Fair. Offsetting this debt are city assets of $79,000,000, over $30,000,000 of which is real estate. The system of

CHILDREN'S BEACH.
LINCOLN PARK.
NORTH SIDE.

BICYCLE TRACK.
GARFIELD PARK.
WEST SIDE.

taxation in vogue here is complicated; under it there are separate levies for schools, county and State, drainage, and so on. The Illinois Revenue law contemplates a very low valuation; necessarily the *rate* of taxation is high. For 1899, under revised tax laws, the valuation of property in the city for taxes was only $345,191,420, not one-tenth of real values; the rate fixed is intended to secure about $12,000,000 of revenue for the city. The remaining funds come from licenses, water rates, street assessments and other sources. Under the new law, as administered, personal property bears a fuller share of taxation than heretofore.

The city's credit is high. Its latest bond issues, drawing 3½ per cent, are quoted at 106.

LAGOON AND CATAMARANS.
LINCOLN PARK.
NORTH SIDE.

Nursery stock furnished by P. S. Peterson & Son, Nurserymen, 164 La Salle Street.

FERRIS WHEEL.
North Clark Street.
(World's Fair Relic.)

The principal items of expenditure by the city government per annum are about as follows: Schools, $7,000,000, some $3,000,000 of which is for salaries; public improvements, including harbor, bridges, paving, etc., $6,032,000; Waterworks, $4,777,000; Police, $3,370,000; Fire Department, $1,575,000; Parks, $1,432,000; Street cleaning and sanitation, $1,069,000; Street lights, $878,000; Public Library, $389,000; Charities and Correction, $147,000; Law, $55,000.

VIKING SHIP.
Jackson Park.
(World's Fair Relic.)

HEALTH AND SANITATION.

The Department of Health is one of the most important to the welfare of the city under present conditions. Its chief concern of late has been the state of the river, due to sewerage and contamination of the water supply thereby, evils practically corrected now by the near completion of the new drainage canal. Strangely enough under the circumstances, the public health seems to have been but little affected. The death rate of the last five years has been but 14 plus to the thousand of population, an uncommonly low average for such a large city.

THE COLUMBUS CARAVELS.
Jackson Park.
(World's Fair Relics.)

The climate of the city, as evinced in the weather records, is the North Temperate. The winters and springs are cold, not unusually bleak and raw; but the summers are cool and pleasant. The highest summer

"LA RABIDA" CONVENT.
Lake Front, Jackson Park.
(World's Fair Relic.)

temperature is 93; occasionally it may be higher; the lowest of winter is about 16 below, and sometimes 20. The records of fifty-five years show 34 inches and a fraction average annual precipitation. The principal ailments shown in the mortuary tables of the city are those of the lungs and throat; but this is true quite as much of all great cities.

FLORAL DESIGN, FORT DEARBORN BLOCKHOUSE.
GARFIELD PARK. WEST SIDE.
Nursery stock furnished by P. S. Peterson & Son, Nurserymen, 164 La Salle Street.

cribs or intakes situated from two and one-half to four miles out. It is thence conducted through tunnels under the lake, and under the city, to several pumping works in the three municipal divi-

LILY PONDS AND CACTI.
WASHINGTON PARK.
SOUTH SIDE.

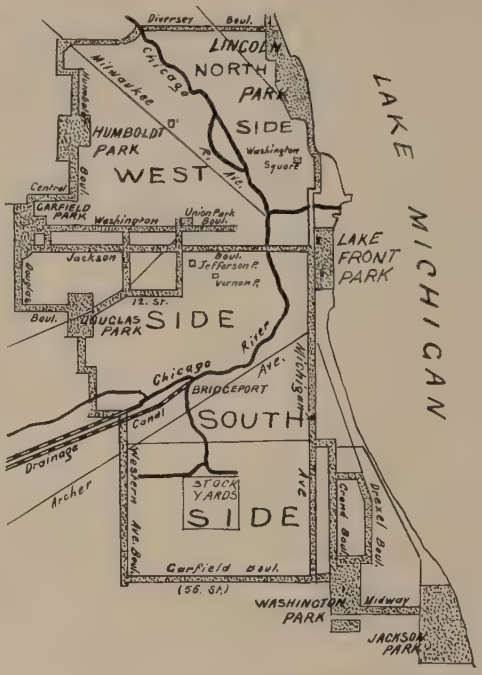
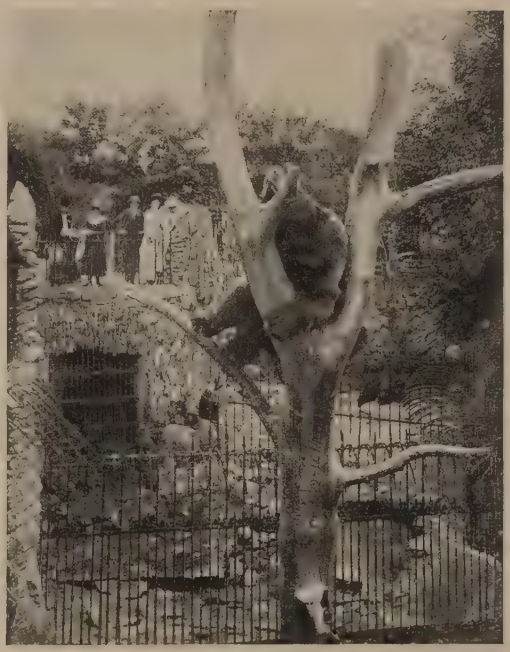


DIAGRAM OF THE CHICAGO PARK AND BOULEVARD SYSTEM.

WATER SUPPLY—STREET LIGHTS.

THE water supply of Chicago comes from the depths of Lake Michigan, through



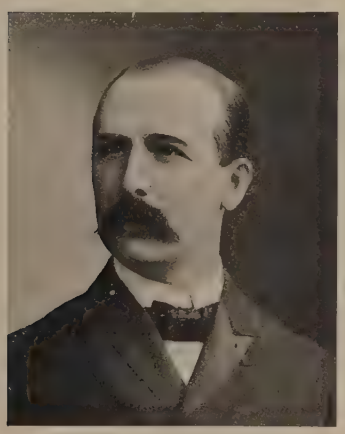
BEAR PIT.
LINCOLN PARK ZOO.
NORTH SIDE.

sions. The system is one of direct pumpage into the mains. The average daily pumpage is 265,500,000 gallons, or 132

CITY HALL.
EVANSTON.
HOLABIRD & ROCHE, ARCHITECTS.

gallons per capita. Comparison shows the water rate here the lowest in any American city. The supply is limited only by the capacity of the pumps; and with the flow of the river away from the lake, as contemplated in the great canal project, this should be the very best water in the world.

CARTER H. HARRISON,
MAYOR OF CHICAGO.



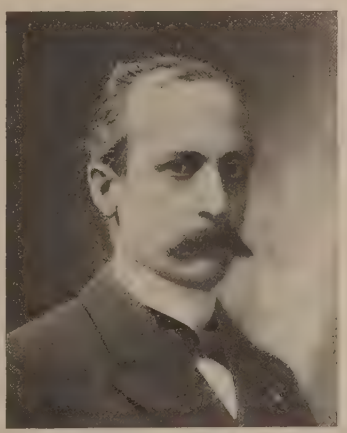
CHARLES U. GORDON,
POSTMASTER OF CHICAGO.

The city owns and operates its own electric light works, providing 2,263 arc lamps for street lighting. Supplementing these are gas and electric lights furnished by contract. There are two electric plants and several gas companies established here. The latter furnish private consumers with gas for heating at 50 cents a thousand feet, and for lights at $1 a thousand. An important extension of the city's electric system is proposed with the water-power of the new canal.

ENTRANCE TO THE CALUMET.
SOUTH CHICAGO.

The plant of the Chicago Edison Company is one of the most complete in the land.

THE LAKE AND ARCADE.
PULLMAN.



FERDINAND W. PECK,
PRESIDENT CHICAGO AUDITORIUM ASSOCIATION AND U. S. COMMISSIONER-GENERAL PARIS EXPOSITION OF 1900.

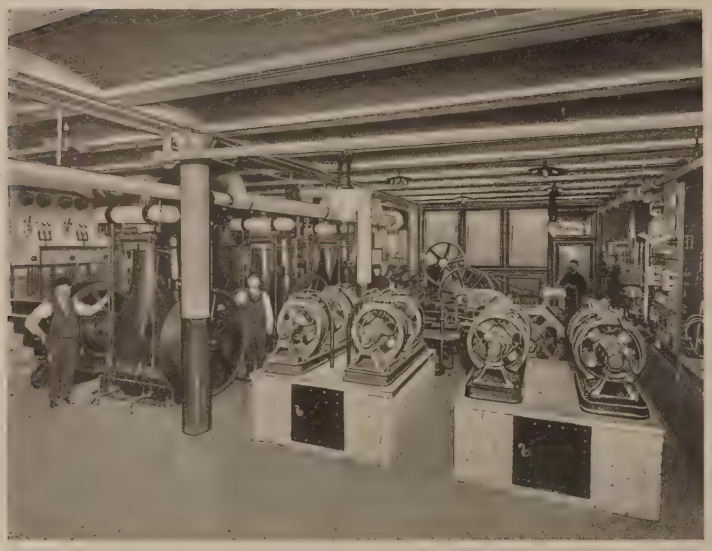
JOHN M. CLARK,
PRESIDENT CHICAGO TELEPHONE COMPANY.
203 WASHINGTON STREET.

POLICE AND FIRE DEPARTMENT.

THE Police Force of the city, rank and file, numbers 3,600 men. This force has distinguished itself on more than one occasion, notably so at the time of the Anarchist riots of 1886. The city has a large foreign population. It has, of course, its criminal element, and its purlieus of poverty, vice and crime, but it is not more disorderly than other cities of its size and class.

MAIN BUILDING, CHICAGO TELEPHONE COMPANY.
WASHINGTON AND FRANKLIN STREETS.
Containing the general offices of the company and the "Main" operating office of the Chicago Telephone Exchange, with 300 operators and over 5,000 lines.

With the great fire of 1871, an ever-present memory, Chicago maintains one civic department, at least, in the highest possible state of efficiency — its Fire Department of 1,140 men. This force is organized into 107 companies, and has a thoroughly up-to-date equipment. Its apparatus and other appointments are valued at $2,500,000. The effectiveness of this branch of the public service is demonstrated in the tabulated fire losses of the twenty years back, showing a total loss of thirty per cent only, on fires of $30,000 loss and upward.



ENGINE ROOM, CENTRAL STATION, CHICAGO TELEPHONE COMPANY.
203 WASHINGTON STREET.
Supplying electric current for operating the "Main" office telephones.

STREETS AND SEWERS — PUBLIC IMPROVEMENTS.

THERE are 1,133 miles of paved streets in Chicago. The prevailing types of pavements are Belgian block down town, where

OPERATING ROOM, HARRISON STATION, CHICAGO TELEPHONE COMPANY.
MANHATTAN BUILDING, DEARBORN STREET.
One of the twelve Chicago offices.

EDISON BUILDING OF THE CHICAGO EDISON COMPANY.
139 ADAMS STREET.
Electric light and power service from central stations. Installation of electric lighting and power plants. Electrical supplies.

there is heavy hauling, and cedar block elsewhere; but asphalt and hard brick are fast replacing the wood block pavement, which has proven generally unserviceable. The pavements at present are in poor condition, but large sums have been appropriated for reconstruction and repairs, and new work is extensively contemplated. The initial street improvements here are paid for by the property benefited, under a plan known as the "special assessment" system, which provides for a majority-frontage consent and hearing before work is begun.

There are fifty-five bridges crossing the rivers, twenty-five viaducts over railroads, and three

CHARLES T. YERKES,
STREET RAILROAD MAGNATE.

CENTRAL STATION NO. 1, CHICAGO EDISON COMPANY.
HARRISON STREET AND CHICAGO RIVER.
President, Samuel Insull; Vice-President, Robert T. Lincoln; Secretary and Treasurer, F. S. Gorton; Comptroller, Walter M. Anthony; General Superintendent, Louis A. Ferguson; Registrar, the Merchants' Loan and Trust Company.

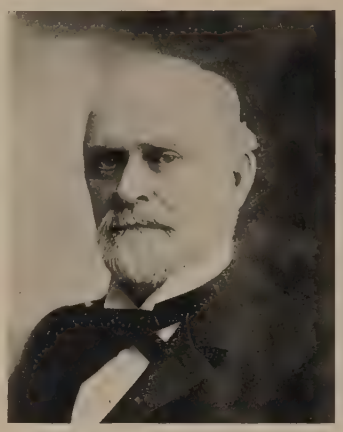
INTERIOR, STATION NO. 1, CHICAGO EDISON COMPANY.

tunnels under Chicago river. The raising of grade crossings by the steam roads entering the city goes on at a rapid rate. The bridges are mostly of the old-fashioned center-pier pattern, all which, to secure the full advantage of the channel, must go. For the same reason the tunnels must be lowered, and steps are now being taken to that end. Besides this, still another tunnel or else a bridge is proposed — one of the very largest dimensions — to complete the chain of boulevards and parks.

Sanitation, the great civic problem here always, is now in a fair way

MARSHALL FIELD,
MERCHANT PRINCE.

to be solved. The engineering necessary to its solution made this a costly work, but the unprecedented growth of the city made it also imperative at any cost. The early deficiencies of sewerage here were corrected by raising the street grades several feet, and this grade raising still proceeds as the city expands. Next came the turning of sewage away from the lake, whence the water supply is derived. This was effected by pumping the river, an almost tideless stream, into the old Illinois and Michigan canal. But this was only a temporary expedient; the situation, with the growth of the city, grew rapidly worse, until at last the great sanitary drainage canal was begun, a work which in any account of the Chicago of today certainly calls for something more than mere reference, and is accordingly described herein further along.



POTTER PALMER,
CAPITALIST.

TOWN HALL.
RIVERSIDE.

LIFTING BRIDGE.
HALSTED STREET.
SOUTH BRANCH, CHICAGO RIVER.

PUBLIC PARKS.

WHATEVER defects Chicago may have, the parks of the city certainly are not among them. These parks are managed by three sets of commissioners, one for each of the three city divisions. Between these bodies a friendly rivalry exists, by which both parks and public are benefiting much.

Altogether, large and small, the Chicago parks cover 2,000 acres. They are of artificial construction, and some —those of the West Side particularly— are still in process of making. They

SUBURBAN HOMES.
RIVERSIDE.

have cost the city many millions of dollars. The oldest and most finished are Lincoln Park on the North Side, Jackson Park — the World's Fair site — South Side, Washington Park, also on the South Side, Humboldt and Garfield Parks, West. A forty-mile stretch of boulevards, in part asphalted and the remainder macadamized, links these parks together. These boulevards are the finest roadways of the city, and many of the costliest of its residences align them. Efforts also are being made to secure the picturesque banks of the Desplaines, west of the city, as an addition to the park system.

JESUITS' CHURCH.
West Side.

FIRST PRESBYTERIAN CHURCH.
Michigan Avenue.
South Side.

STREET RAILROADS, ETC.

Though not strictly speaking municipal concerns, yet as a great public service and as subjects of public franchise, the street-car lines of the city merit attention. These institutions have certainly kept pace with the growth of the city.

Chicago is now provided with eighty-three miles' length of cable lines, 675 miles of electric trolley lines, 212½ of which are suburban routes, and eighty-one miles of elevated electric lines, and has besides the suburban service of many of the steam roads centering here. The total mileage of its street-car lines is 850.

City and suburbs are certainly thoroughly covered. There are electric lines to the Desplaines river, twelve miles west; to Hammond, Indiana, twenty-one miles south; to Harvey, Illinois, twenty-three miles southwest, and to Waukegan, Illinois, thirty-six miles north, this last over a line projected to Milwaukee, eighty-five miles distant, the Chicago & Milwaukee Electric Railway, a long-distance fast electric line equipped with auxiliary storage batteries, now operated between Evanston and Waukegan, twenty-eight miles. Its power-house is at Highwood, near Fort Sheridan. It was built in 1898 and 1899, and cost $1,250,000.

Street-car fares generally are 5 cents within the city limits, and transfers are freely given over all lines of the same system.

Another public service of superior character is that of the Chicago Telephone Company, several illustrations of whose plant are shown herein.

CHAPTER III.

SCHOOLS, PUBLIC AND PRIVATE.

ALONG with growth in material things Chicago has come also to be an educational center of no ordinary repute. It is the seat of three universities, in alliance with which, or independent, are five law schools or colleges, twenty-four schools of medicine, dentistry, pharmacy, etc., six theological schools and preparatory institutions. Here also flourish, among other scholastic concerns, a great art school, two colleges of music, schools of technology, several private commercial academies, and a number of Catholic and Lutheran schools of the higher grade and order.

YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING.
La Salle Street, near Monroe.

PUBLIC SCHOOLS.

The city's own expenditure for free education is nothing less than prodigal. The appropriation for the year past, 1899, was $7,000,000 — a sum but little less than that of some of the minor foreign governments for like purposes — equal to $21 a head and something over for the 236,000 children or more enrolled at present. There are more than 350 buildings occupied for school purposes; the value of school realty and buildings owned by the city is $21,000,000. The teachers number 5,270, and the pay-roll for all employes of the school department is nearly $4,500,000 a year.

These public schools of Chicago are governed by a Board of Education, which is part of the State organization for school purposes. The plan of the State is to furnish educational facilities to all its youth up to and through the State University. This University is at Champaign, 130 miles south of the city. In it free instruction is given in studies preparatory to the professions or for literature, art, science and agriculture. In this city the universities, colleges and schools already referred to supplement, at nominal cost, the privileges of higher culture thus generously accorded by the State.

The following facts are gleaned from late School Department reports:

WOMEN'S TEMPLE.
La Salle and Monroe Streets.
Built 1891 by the Women's Christian Temperance Union.
It Cost $1,100.000.

SYSTEM AND CURRICULUM.

In Illinois all children under fourteen years of age are required by law to attend school, and it is illegal to employ them in any business. The common school system of the city begins with the kindergarten and proceeds thence through elementary and grammar schools to the high schools. The curriculum throughout is

CHARLES R. BARRETT,
Superintendent Chicago Athenæum.
18 to 26 Van Buren Street.
Famous Chicago Business, Grammar and Preparatory school, founded 1871, and with leading business men for directors.

NEW EVANSTON HIGH SCHOOL.
Charles R. Ayars, Architect.

suited to the age and requirements of pupils in these various grades, rising from the rudiments in the lowest classes to the more complex and abstruse studies of the furthest advanced.

For the little ones sixty-one kindergartens are maintained. Music and drawing are compulsory in all the schools; the high schools have an orchestra of one hundred pieces. Art lessons are imparted in the junior courses by means of scissors, colored chalk and charcoal; in the scheme of art instruction observation of form and color precede linear work. Every year there is an exhibition of the art work of the public school children in the Art Institute of the city. German is taught in the grammar as well as in the high school grades; the influence of the large German element of population is here to be seen. French and the classics are high school studies. Of the fourteen high schools, thirteen are academic and one a manual training and English high

NEW CITY NORMAL SCHOOL.
Normal Parkways.

MANUAL TRAINING CLASS, PUBLIC HIGH SCHOOL.
South Jefferson Street.

school. A commercial high school is soon to be established. There are 8,000 boys in the manual training classes; twenty-three shops are provided them. The manual training courses for girls are cooking and sewing.

NIGHT SCHOOLS.

THERE are 10,000 pupils in the evening schools of Chicago. In some districts of the city these pupils are largely grown men and women, foreigners perfecting themselves in the language, and, some of them, getting their first instruction of any sort. The system embraces nine schools for the deaf, and a manual training school, under the Board, for wayward youth, in the City Bridewell. Gymnastic apparatus is provided in sixty-two of the schools. In the higher grades are many optional studies. Night lectures on popular topics are provided pupils and parents by the College Settlements, and also by special endowment fund for the purpose. There are several prize funds also to stimulate the ardor of ambitious pupils.

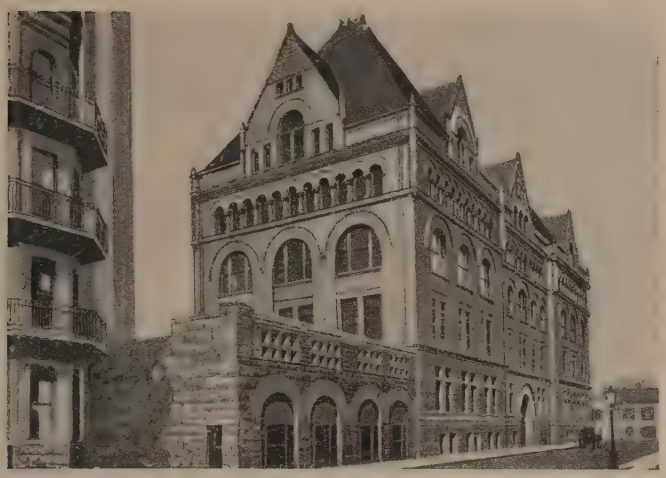
UNIVERSITY HALL, NORTHWESTERN UNIVERSITY.
EVANSTON.
Containing the Museum of the University, Laboratories, Lecture and Recitation Rooms, Private Offices of the Professors and President of the University, etc.

ORRINGTON LUNT LIBRARY BUILDING OF NORTHWESTERN UNIVERSITY.
EVANSTON.
Endowment of the late Mr. Orrington Lunt and others. Capacity, 100,000 volumes. Contains also large Lecture Rooms and Auditorium.

Following are some of the principal items of school expenditure, aside from salaries, as shown in a late annual report of the School Department: New buildings, sites, furniture and appointments, $1,115,000; high schools, $490,000; German, $156,000; school supplies, $108,000; Normal school, $64,000; kindergartens, $62,000; music, $34,650; drawing, $31,000; architect, $34,000; text-books, indigent children's, $38,670; school libraries, $33,500; school census, $22,850; deaf mutes, $13,069; physical culture, $11,000.

Of the twenty-one members of the Board two, at this time, are women. William R. Harper, president of the University of Chicago, is a member of it. The superintendent of

MEMORIAL HALL OF GARRETT BIBLICAL INSTITUTE, NORTHWESTERN UNIVERSITY.
EVANSTON.
Chapel with elaborate designs in Cathedral glass, Memorial of deceased professors and patrons.



ARMOUR INSTITUTE OF TECHNOLOGY.
ARMOUR AVENUE AND THIRTY-THIRD STREET.
Endowed and sustained by Mr. P. D. Armour.

and enriched by gifts of Carnegie, Marshall Field and others, is one of the wealthiest and best equipped institutions of the kind in the West. It has $10,000,000 of total funds. It occupies an imposing pile of buildings on the Midway Plaisance near Jackson Park, has 163 instructors and 1,500 students. Colleges of law and medicine in the city

NEWBERRY LIBRARY.
WASHINGTON SQUARE, NORTH SIDE.
Reference library. Maintained with the bequest of the late Walter L. Newberry.

rian. Dr. William R. Harper, formerly of Yale, is its president.

Northwestern University, Evanston, is of note for its age, its astronomical observatory, its Women's Medical College, its College of Music, Divinity School and other characteristics.

schools is Dr. E. Benjamin Andrews, late president of Brown University. The aim of the management, as might be expected under the influence of such experienced educators, is to develop intellect and character rather than to cram the children with book learning.

HIGHER INSTITUTIONS.

THE University of Chicago, founded 1889 by John D. Rockefeller, Standard Oil magnate,

PRINCIPAL BUILDINGS, UNIVERSITY OF CHICAGO.
MIDWAY PLAISANCE.
DR. W. R. HARPER, PRESIDENT.

are affiliated with it. Morgan Park Academy, situated in the suburbs, is its preparatory department. The University Board is of the Baptist faith, but the institution is non-secta-

LEWIS INSTITUTE.
MADISON AND ROBEY STREETS, WEST SIDE.
Technical and academic school. Founded and endowed by Allen C. Lewis, 1877.

It also is a wealthy institution. It was founded 1851 and is sustained and governed by the Methodist denomination. William Deering, a great manufacturer of farm machinery in this city, is president of the corporation. Northwestern has 190 instructors and 2,000 students, about 1,200 of the latter in its law and medical departments.

Lake Forest University, Presbyterian, founded 1855, is in the suburb of the same name, north of the city. It has 114 instructors and 1,389 students. Its organization

DRINKING FOUNTAIN, PUBLIC LIBRARY.

embraces an academy for boys and a seminary for girls, and certain professional schools of Chicago are confederated with it.

LAW AND MEDICAL SCHOOLS.

THREE of the law schools of Chicago are connected with the aforementioned universities, but are under independent management. They are

PUBLIC LIBRARY.
WASHINGTON STREET AND MICHIGAN AVENUE.

numerously attended. To the universities also several of the medical and dental colleges are attached. Among this class of schools are ten colleges of medicine and surgery, two of which are Homeopathic, one German and one for women, two ophthalmic schools, two schools of pharmacy and one veterinary college. The divinity schools comprise two Lutheran, one Baptist, one Methodist, one Presbyterian and one Episcopal. The Presbyterian school is the

NEWSPAPER ROW.
WASHINGTON STREET, BELOW LA SALLE.
Showing the buildings of the *Times-Herald*, *Journal* and *Chronicle*.

CORRIDOR, PUBLIC LIBRARY.
WASHINGTON STREET AND MICHIGAN AVENUE.
Showing the costly mosaic work for which this building is remarkable.

McCormick Seminary, which was handsomely endowed by the late Cyrus McCormick, of harvester fame.

The academic and elementary schools of the various religious bodies of the city have a large attendance. There are many of these schools. The

FIELD COLUMBIAN MUSEUM.
JACKSON PARK.

ACADEMY OF SCIENCES.
LINCOLN PARK.

Catholic schools of note in this particular are De La Salle Institute, St. Ignatius College of the Jesuits, St. Procopius Academy, St. Viator's Normal School, and several convents.

TECHNICAL SCHOOLS.

THE Chicago Atheneum is an English and commercial academy under the patronage of prominent business men. The Armour Institute of Technology, founded and maintained by Philip D. Armour, packer and many-sided business man, promises yet to rival some of the great schools of its

CHICAGO ART INSTITUTE.
ADAMS STREET AND MICHIGAN AVENUE.
W. M. R. FRENCH, DIRECTOR.

STATUARY, CHICAGO ART INSTITUTE.

class in the East. Lewis Institute, founded by A. C. Lewis, 1877, is a school of science, literature and engineering, open to all at small cost. The two principal colleges of music are the one alluded to above as a department of the Northwestern University and the Chicago College of Music. Together they have several hundred pupils. Finally there is the art school of the city, connected with

GLEN VIEW GOLF CLUB.
EVANSTON.
CLUB HOUSE VERANDA.

the Art Institute, said to have the largest enrollment (2,000) of any art school in the country. It is at all events a great success. Its management is mainly in the hands of the painter, William M. R. French, and the sculptor, Lorado Taft.

The Chicago Nautical School, W. J. Wilson, principal, holds night sessions in the Naval Militia Armory for the instruction of vessel captains, mates, yachtsmen and naval militiamen, with special reference to the navigation of the lake. Its facilities are superior and its charges nominal. Prizes are offered by the *Great Lakes Register* for the most proficient graduate each year.

The educational facilities of the suburbs of Chicago are quite up to the standard of the metropolis itself. The view of the Evanston High School (page 27 of this chapter) is a pretty fair showing of that.

CLUB HOUSE, GLEN VIEW GOLF CLUB.

GLEN VIEW GOLF CLUB.
EVANSTON.
THE LINKS.

CHAPTER IV.

INSTITUTIONS: LITERARY, ARTISTIC, CHARITABLE, ETC.

THE press of Chicago may be taken as a fair reflection of the importance, life and spirit of the community.

The city supports nine daily papers, five published in the morning, and four in the afternoon. There are German dailies besides, one morning and two evening, and also dailies printed in the Scandinavian, Polish, Italian and French tongues. There is also a drovers' journal published daily at the Stock Yards.

THE PRESS.

THE morning papers in English are the *Tribune*, *Times-Herald*, *Record*, *Inter-Ocean* and *Chronicle*. Those of evening issue are the *News*, *Journal* and *Post*. The *Tribune* is owned by the Medill estate. It is considered a very valuable property. The *Times-Herald* and *Post* are managed by H. H. Kohlsaat, a very active business man in other lines besides. The *Record* and *News* are the property of Victor F. Lawson. The *Chronicle* is published by a stock company, of which Martin Russell is president. The *Inter-Ocean* belongs to Charles T. Yerkes, the street-car magnate, and associates, and the *Journal* is issued by the Journal Company.

HOTEL BISMARCK.
180-186 RANDOLPH STREET.
MAIN RESTAURANT.

HOTEL BISMARCK.
180-186 RANDOLPH STREET.
THE OFFICE.

THE "BISMARCK" RESTAURANT.
180-186 RANDOLPH STREET.
LADIES' CAFÉ AND RESTAURANT.

UNION LEAGUE.
JACKSON BOULEVARD.

Politically, these dailies are all either Republican or class themselves as Independent, except the *Chronicle*, which is straight-out Democratic. All have large circulation outside as well as in the city. All are distinctly modern in make-up and equipment.

Chicago is an extensive seat of trade-journalism, and is an important publishing center.

The *Standard*, organ of the Baptist persuasion, and the oldest religious journal of the Northwest, is issued by the Goodman & Dickerson Company, from the Monon building, which contains also the offices of the Missionary Union, Home Mission Society, and City Mission of this denomination, and the offices of the Young People's Union of America, and the Chicago Pastors' Conference Assembly rooms.

The *Railway Age*, *The Inland Printer*, *Bankers' Directory*, *Great Lakes Register*, and other journals and periodicals of widespread influence and circulation, are issued from this city, and the names of McClurg, Laird & Lee, Rand & McNally, and other book houses of the city, are familiar names throughout the country.

STANDARD CLUB.
MICHIGAN AVENUE.
Club of the Jewish Residents.

ART AND LETTERS.

IN the brighter light of its fame in trade, the advancement made by Chicago in letters, science, art, music — all forms of higher culture, is somewhat dimmed; but it is making great headway along these lines, nevertheless. The city is provided with not one, but three great libraries, besides a number of smaller ones: the Free

CHICAGO CLUB.
MICHIGAN AVENUE.

CALUMET CLUB.
MICHIGAN AVENUE.

GREAT NORTHERN BUILDING AND THEATER.
JACKSON BOULEVARD.

Library, housed in one of the handsomest examples of architecture in the city; the Newberry and John Crerar libraries, the two last named so-called for their founders. The Free Library has branches throughout the city for the convenience of the public; the others are reference libraries. Altogether the three are repositories of more than 375,000 volumes.

In authorship Chicago claims as her own, in addition to many lesser lights, Mrs. E. A. Reed ("Hindu Literature"), Elizabeth Kirkland ("Short History of France"), H. B. Fuller ("The Cliff Dwellers"), J. W. Foster ("Prehistoric Races"), Henry D. Lloyd, political economist; Eugene Field, the poet; John Vance Cheney (poet and librarian at Newberry); Opie Read and Stanley Waterloo, novelists, and Peter F. Dunne ("Dooley"), the humorist.

THE AUDITORIUM.
NORTHWEST CORNER MICHIGAN AVENUE AND CONGRESS STREET.
Hotel, theater and office building, built 1887-1890, at a cost of $3,500,000. The theater seats 8,000. Tower 270 feet high.

In art, she has for representatives, French, Ralph Clarkson, Burbank, Vanderpoel, Denslow and Miss Wade; Taft and Kemeys, sculptors; in architecture, Adler, Burnham, Holabird, Cobb; in science, Barnard, the astronomer of Yerkes Observatory; in music, Theodore Thomas, and others.

THE ART INSTITUTE.

THE Art Institute of the city occupies a handsome structure on Michigan avenue, which cost about

AUDITORIUM HOTEL ANNEX.
SOUTHWEST CORNER MICHIGAN AVENUE AND CONGRESS STREET.

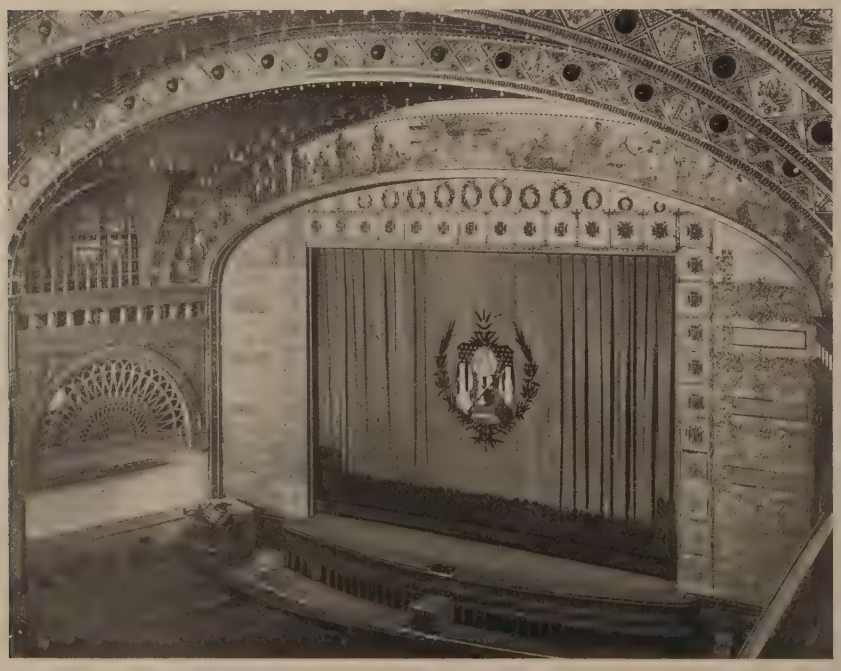
PALMER HOUSE.
STATE AND MONROE STREETS.

McVICKER'S THEATER.
MADISON STREET, BETWEEN DEARBORN AND STATE.
Jacob Litt, Lessee and Manager; Sol Litt, Business Manager. Handsomest and safest theater in the world. Thirty exits.

$750,000. It contains, besides a large and discriminating collection of pictures and statuary, the Art School already mentioned. Among its treasures are pictures by Millet, Jules Breton, Troyon, Corot, and Constable, Meissonier, De Neuville and Munkácsy, a very complete collection of old Dutch masters, Greek and Egyptian antiques, Pompeiian bronzes, etc., the gifts, most of these, of public-spirited citizens. The artistic development of the community is also disclosed in the statuary adorning the parks, and in the embellishment of sculpture, mosaics and decoration of its buildings, public and private, many examples of which are shown in the illustrations herein.

GRAND OPERA HOUSE.
JOHN A. HAMLIN, PROPRIETOR; HARRY L. HAMLIN, MANAGER.
Standard drama and high-class attractions.

Other public institutions worth remark are the Field Museum and Academy of Sciences, the former a very extensive collection of archeological and other curios, situated in Jackson Park, the gift of Marshall Field, the dry-goods millionaire, and the latter a large and very complete natural history museum in Lincoln Park.



STAGE AND DROP CURTAIN, AUDITORIUM THEATER.
WABASH AVENUE AND CONGRESS STREET.

LIFE AND SPIRIT.

MUSIC and drama have a liberal patronage here. There are thirty-three theaters, two or

CHICAGO ATHLETIC ASSOCIATION.
MICHIGAN AVENUE.

three devoted to standard drama, and one, open the year round, to light opera ; the remainder to vaudeville. This is said to be one of the best show towns in the land. A feature of life in the city is the number of large and handsomely appointed summer gardens, devoted to music, light opera and variety performances, which its mixed population supports.

ST. CAROLINE'S ROMAN, TURKISH AND RUSSIAN BATH.
16 AND 18 SOUTH ELIZABETH STREET, NEAR WASHINGTON BOULEVARD.
THE POOL. HOT ROOM IN THE BACKGROUND.

Sports of all kinds flourish here, baseball, football, pugilism, the races, billiards, yachting and aquatics generally, golf — all forms of outdoor recreation especially.

WASHINGTON PARK RACE COURSE.

DEARBORN THEATER AND SCHILLER OFFICE BUILDING.
RANDOLPH STREET, NEAR DEARBORN.

There are public golf links in the South Side parks; there are four race tracks in the city and its vicinity; hereabouts the principal lake yachting contests come off.

CLUBS AND SOCIETIES.

Organizations of all kinds abound here. All the secret orders and fraternal bodies are represented and many associations of the foreign born residents keep green remembrance of the Old World home. The principal social clubs of the city are the Union League, Calumet, Marquette, Germania and Standard (Jewish). To these the principal business men of the city belong. The Young Men's Christian Association has a fine building down town, in the heart of the financial quarter. The Chicago Athletic Club has one of the best appointed and luxurious homes of any organization of that sort in the land.

HOTEL WINDERMERE.
Jackson Park at Fifty-Sixth Street and Cornell Avenue.
High-class family hotel. 200 rooms.

HOTEL WINDERMERE.
Jackson Park at Fifty-Sixth Street and Cornell Avenue.
Office and Lobby.

GRAND PACIFIC HOTEL.
Jackson Boulevard and South Clark Street.
E. A. Whipple, Manager.

DINING-ROOM, GRAND PACIFIC HOTEL.

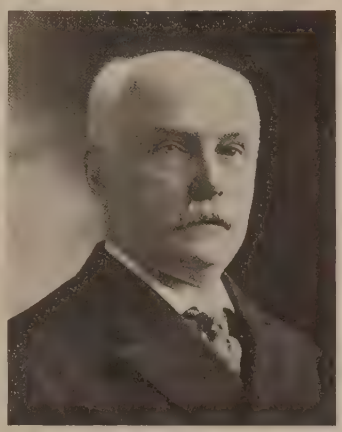
CHURCHES AND CHARITIES.

But the people of Chicago, though a social and pleasure-loving people, are not unmindful

of their duties and obligations. There are churches innumerable here of every order, faith and kind; and many of the charities of the city are managed, if not maintained entirely, by the religious bodies. There are orphanages and homes, hospitals and asylums without number, among which it would seem invidious to particularize in a work of this character. It may be said, however, that the Hull House University Extension settlement of Miss Jane Addams, and the new public pawn-shop are among the most successful and practical of the latter day philanthropic schemes here.

L. E. INGALLS,
PROPRIETOR HOTEL DEL PRADO, CHICAGO, AND INGALLS PARK, JOLIET, ILL.

THE HOTEL DEL PRADO.
FRONTING ON MIDWAY PLAISANCE AND FIFTY-NINTH STREET, NEAR JACKSON PARK.
Illinois Central suburban trains stop within one block every ten minutes during rush hours. Hotel has 700 feet frontage, 400 rooms, 200 baths, and the celebrated Del Prado spring water.



HERMAN WEBER,
PROPRIETOR HOTEL UNION AND UNION RESTAURANT.
111-117 RANDOLPH STREET.

HOTEL UNION.
111-117 RANDOLPH STREET.
THE CAFÉ.

HOTELS AND RESTAURANTS.

CHICAGO is, on the whole, as we have seen, not at all an unpleasant city to live in. It is full of the life and excitement of a community numbering more than 2,000,000 people. It has many fine hotels and numerous resorts for high livers. Its markets are plethoric with the good things of the world, for it draws its supplies, as do all the

HOTEL UNION.
111-117 RANDOLPH STREET.
LADIES' RESTAURANT.

big cities, from the country at large — "from the center all 'round to the sea."

Among the famous hotels of Chicago are the Auditorium and its Annex, shown herein, the Grand Pacific, Wellington, Victoria and Great Northern — down-town houses — and the Virginia, Lexington, Windermere and Del Prado, high-class family hotels, which are on or near the boulevards and parks, and the Avenue House and Greenwood Inn at Evanston.

The notable restaurants are Kinsley's, which is one of the oldest, the Bismarck, the Union, Rector's, and Abson's English chop house.

CHRISTIAN SCIENCE CHURCH.
DREXEL BOULEVARD.

CHURCH OF THE EPIPHANY.
ASHLAND BOULEVARD.
WEST SIDE.

CHAPTER V.

THE SANITARY DRAINAGE CANAL.

THIS uncommon work of engineering has already been mentioned herein as an instance of Chicago's vim and determination. The new sanitary canal is, at this writing, practically a *fait accompli*. It was opened by permission of the Secretary of War about the first of the year.

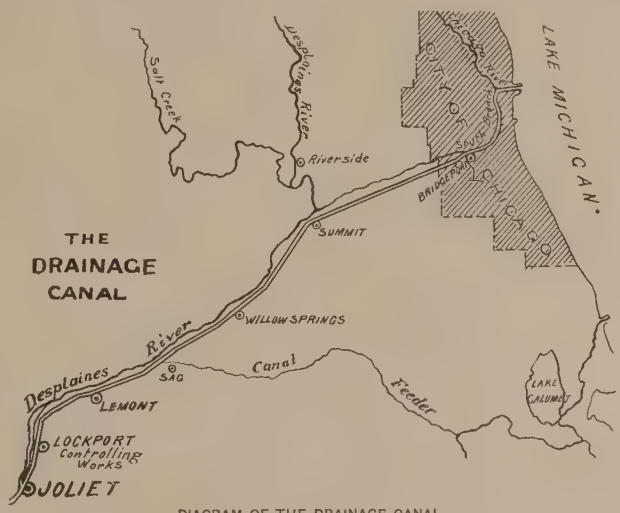


DIAGRAM OF THE DRAINAGE CANAL.

And a wonderful piece of work it is — not so much in itself, for canals have been dug before as extensive; but for the speed made and the means employed to construct it; in particular the original and ingenious labor-saving devices it has called forth. In seven years and a few days over, the indefatigable constructors of this big ditch have made a waterway twenty-eight miles long, 110 to 202 feet wide at the bottom, and 22 feet deep, at the same time excavating, incidentally, thirteen miles of new river bed and building nineteen miles of levees to protect their work, together with dams, spillways, railroad bridges, etc., and the vast metallic controlling works that are to hold the stream in check at its lower or discharging end — all this at a cost, including right of way, of some $40,000,000.

This canal, now that it is finished, is of threefold service. It was designed primarily simply to carry off the sewerage of the overgrown city of Chicago by turning this sewerage away from Lake Michigan (which is the city's water supply) and out of the Chicago river, running through it. This original purpose had been a matter of public discussion for years; it was a supreme necessity long before the project of an immense drainage canal to relieve the home waters finally took form about ten years ago. A secondary purpose, scarcely less important than the first, and the most important to the country at large, is the utilization of the canal as a

THE DRAINAGE CANAL.
SHOWING METHODS OF EXCAVATION.

KINSLEY'S RESTAURANT.
105 ADAMS STREET.
H. M. Kinsley and Baumann, Proprietors.
George B. Weaver, Manager.

navigable highway connecting the Mississippi river and the great lakes — in point of fact the lakes and sea — with which idea in view the engineering work has been performed. And last, but not least of these purposes, in view of later developments, now that the canal is done, is the water-power in prospect, the schemes for using which through electrical intermediaries are numerous. This matter, in view of the capacity of the canal — said to be the equivalent of 100,000 horse-power — assumes, of late, increasing importance.

THE LATE H. M. KINSLEY,
FOUNDER OF KINSLEY'S RESTAURANT.
105 ADAMS STREET.

The work on this canal has been carried on, not by the city strictly speaking, but by the Sanitary District of Chicago, especially organized for the purpose. This district comprises, however, about all the city except that small portion known as South Chicago, together with forty-three square miles of Cook County outside the city, but in the line of its growth. The population of this sanitary district is now close to 2,000,000; its assessed valuations — really only about one-tenth of true values — are $240,000,000.

GERMAN RESTAURANT, KINSLEY'S.
105 ADAMS STREET.

GENERAL DINING-ROOM, KINSLEY'S.
105 ADAMS STREET.

A State law of the year 1889 provides for the organization of this district, and for the conduct of the canal work under direction of nine commissioners elected by the people.

This commission was empowered to levy taxes of a certain figure, and to issue bonds not above a certain amount, and with these funds the work has been done.

The canal begins on the South Branch of the Chicago river at Robey street, in the city of Chicago, and ends at Lockport, Will County, Illinois, there connecting with the Desplaines river, and through that

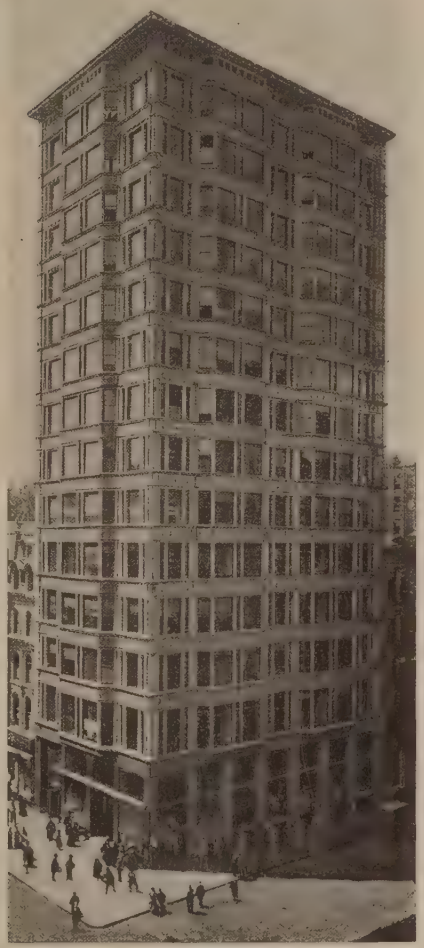
ISABELLA BUILDING.
VAN BUREN AND STATE STREETS.

CHICAGO TITLE AND TRUST COMPANY.
100 WASHINGTON STREET.

Capital, $1,500,000; Security fund with State Auditor, $200,000.

Authorized by Law to act as Administrator, Executor, Receiver, Assignee, Guardian, Conservator and Trustee; transacts a General Trust Business, and makes Abstracts of Title and Guarantees Titles to real estate in Cook County. Service Prompt, Accurate, Reasonable.

stream, via Joliet, with the Illinois river, a navigable tributary of the Mississippi. At the beginning the bottom is 24½ feet below the lowest Chicago lake-water mark. The grades of the canal are one foot in 40,000 part way (in the earth sections), one in 20,000 in the rock; and from Lockport to Joliet, in the Desplaines division, there is a fall of forty-two feet in four and one-half miles.

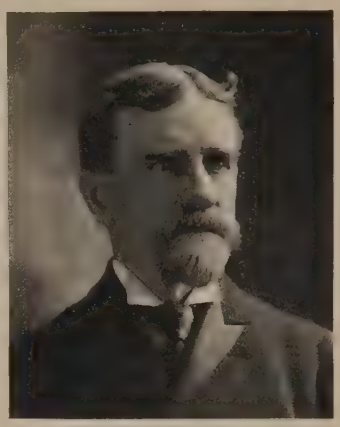


RELIANCE BUILDING.
STATE AND WASHINGTON STREETS.

The idea is to draw the lake water through Chicago river into the canal with a speed of

PULLMAN BUILDING.
ADAMS STREET AND MICHIGAN AVENUE.

about one and one-fifth miles an hour, by turning into it 300,000 cubic feet of water a minute, thus not only diluting the current of the river but establishing a flow away from the water-cribs out in the lake. In the construction-work, provision was made for doubling the capacity of the canal when, by the growth of the city, that course may become necessary; and to induce the general government to make it a navigable stream, it was made of double dimensions through all rock-work.



BENJAMIN BAYLESS,
PROPRIETOR GREENWOOD INN.
EVANSTON, ILL.

AVENUE HOUSE.
CORNER DAVIS STREET AND CHICAGO AVENUE, EVANSTON, ILL.
Line of the Chicago & North-Western and Chicago, Milwaukee & St. Paul Railroads.
Hubbard & Ross, Proprietors.

In all great works like this nowadays, many innovations and improvements are made. In this case the improvements were chiefly in methods of construction. Special machinery and appliances devised by the contractors amazingly hastened the work. The dredges and high-

GREENWOOD INN.
EVANSTON, ILL.

GRACELAND CEMETERY.

power derricks, the automatic and pneumatic dumping machines, the cable ways and cantilever conveyors that were employed to do the work, are of special interest to engineers and contractors, etc.; but as the subject is one which scarcely admits of description that would be readily intelligible to the lay mind, it

CHARLES H. WELLER,
PROPRIETOR BOARD OF TRADE CAFÉ, MAIN ENTRANCE TO BUILDING, JACKSON BOULEVARD.

need not further be dwelt upon here. The controlling works at Lockport are designed to meet not only the fluctuations of lake and connecting-river channels, but the decided fall in the lower end of the canal itself. They constitute one of the most important features of this canal work. These controlling works include huge sluice-gates of metal

HOME INSURANCE BUILDING.
La Salle and Adams Streets.

UNITY BUILDING.
Dearborn Street, near Washington.

STEWART BUILDING.
State and Washington Streets.

and a "bear-trap" dam of two metal leaves hinged together and working in masonry bulkheads.

The engineering obstacles have all been overcome as they have arisen; but others unconnected with actual construction of the canal had and have still to be met. There were protests from the people of the Illinois river valley regarding the dams in that stream — a menace, they claim, when more water shall be turned on; protests from the city of St. Louis, fearful of contamination of its waters; other protests, based upon the fear that the lake levels may be reduced and lake harbors ruined by a continuous flow from Lake Michigan to the Mississippi, and so on. But all these objections had been anticipated and

PLYMOUTH CHURCH.
Michigan Avenue.

ABSON'S ENGLISH CHOP HOUSE.
ENTRANCE, PICKWICK PLACE, 43½ JACKSON BOULEVARD.

discounted by those in charge. It seems to be fairly settled that the natural fluctuations of the lake are greater than any draft like this can make; and also that long before the Chicago sewage reaches any city it will be void of harm — either washed out thoroughly or deposited as sediment on the way.

WILLIAM ABSON,
MINE HOST OF ABSON'S CELEBRATED ENGLISH CHOP HOUSE, PICKWICK PLACE, 43½ JACKSON BOULEVARD.

The officials in charge of the great work at its close are William Boldenweck, president of the board, and Isham Randolph, engineer. The latter has been the engineer of it since 1893. In a report of it he says:

"When completed, this channel will be a free waterway navigable for any craft drawing less than twenty-two feet of water. The cutting being made by this district constitutes nearly two-thirds of the entire cost of creating a channel from Chicago to the Mississippi which would be navigable for the largest boats able to ply between St. Louis and New Orleans after the present plans for improvement of the Mississippi have been executed. The creation of such a channel seems to be inevitable; a commercial necessity sooner or later to be recognized and undertaken by the general government, which must carry out the enterprise if it is ever to be accomplished." We may say that steps have already been taken to bring about this end.

DINING-ROOM, ABSON'S.
PICKWICK PLACE, 43½ JACKSON BOULEVARD.

CHAPTER VI.

COMMERCIAL BODIES OF THE CITY.

THE trade organizations of Chicago, strictly speaking, are few. There are but nine of them all told: The Board of Trade, Live Stock Exchange, Lumbermen's Association, Commercial Exchange, Real Estate Board, Builders' and Traders' Exchange, Stock Exchange, Clearing House, and two Underwriters' Associations. In respect of numbers and influence, magnitude of interests represented, and aggregate of business done under its rules, the Board of Trade is the most important of these institutions. It is fifty years old; it has 1,830 members. The nominal value of its membership, $10,000, represents $1,830,000 for the whole; it owns property situated in the heart of the city valued at $3,500,000 or more; the business annually transacted under its roof is something in the hundreds of millions; it has distinction as the greatest grain exchange of the world.

OLD WIND-VANE.
Relic of the Old Board of Trade Tower.

BOARD OF TRADE.
Jackson Boulevard, Pacific Avenue and Sherman Street.

Rich, in short, and eminently flourishing, it is an element contributing much to the growth, business and fame of Chicago. The present system of grain inspection originated with it, and the same may be said of many modern methods of trading, and trading reforms. In matters affecting the general interest it is often the mouthpiece of the business community; in grave concerns of state, as much as affairs of trade and traffic, it has voiced public sentiment and set an example as well — notably so in war time — whenever, indeed, occasion required.

In its membership the grain trade is naturally predominant, but many other lines of business are numerously represented: The packers and provision men are a very important element; then there are vessel and railroad men, exporters, brewers, lumbermen, manufacturers generally, bankers and insurance men — professional men, even.

SCULPTURED PANEL.
East Façade Board of Trade Building.

Its officials at present (1900) are: William S. Warren, president of Hulburd, Warren & Co., grain commission, president; James Nicol, grain commission, first vice-president; W. N. Eckhardt, of the Pope & Eckhardt Company, second vice-president; Ernest A. Hamill, president Corn

Exchange National Bank, treasurer; George F. Stone, secretary. Credit is due the last named for the very able and exhaustive report of trade conditions here and throughout the country, annually issued by this body, much of which is reproduced herein. For this work, the "Board of Trade Book," this body stands sponsor, through its executive committee, of which Mr. W. B. Bogert (commission) was chairman in 1899.

The Live Stock Exchange of the city comes next the Board of Trade in the importance of the interests served by it. The value of the cattle, sheep, hogs and horses handled under the jurisdiction, so to speak, of this body, in the year 1898, was $227,706,076, not to mention the great packing industry (fully as much more in value) which is in line with it. The Live Stock Exchange is not, however, a trading body; it is simply a mutual association for promotion of the trade. It was organized in 1884 and has 698 members. W. H. Thompson, Jr., principal buyer for the G. H. Hammond Packing Company, is its president; Levi B. Doud, president of the National Live Stock Bank, is vice-president; G. W. Shannon, of Shannon Brothers & Co., live stock commission, treasurer; and C. N. Baker, secretary. Its quarters are in the Exchange building at the Stock Yards.

The Lumbermen's Association stands for $60,000,000 annual business and the trade of the greatest lumber market

W. S. WARREN,
PRESIDENT BOARD OF TRADE, 1900.
President Hulburd, Warren & Co., Grain Commission, 47 Board of Trade.

ZINA R. CARTER,
PRESIDENT BOARD OF TRADE, 1898.
Of Z. R. Carter & Brother, Flour and Feed, Sixteenth and Halsted Streets, and Member Chicago Sanitary Board.

R. S. LYON,
PRESIDENT BOARD OF TRADE, 1899.
Of Merrill & Lyon, Shipping and Commission, 88 Board of Trade Building.

W. N. ECKHARDT,
SECOND VICE-PRESIDENT BOARD OF TRADE, 1900.
Of the Pope & Eckhardt Company, Grain Commission, Western Union Building.

JAMES NICOL,
FIRST VICE-PRESIDENT BOARD OF TRADE, 1900.
Grain Commission, 116 Rialto Building.

GEORGE F. STONE,
SECRETARY BOARD OF TRADE.

in the country. It also is a mutual body, chartered in 1869 to regulate the trade, and not for sales purposes. It has a membership of about sixty individuals and firms. Arthur Gurley, of Gurley & Co., is its president; J. M. Riel, of the Keith Lumber Company, vice-president; O. B. Baker, of Ludington, Wells & Van Schaick, treasurer, and Edwin E. Hooper, secretary.

The Commercial Exchange is an association of the wholesale grocers of the city, organized in 1882. Twenty-one firms belong to it. S. B. Raymond, agent of the Franklin Sugar Refinery of Philadelphia, is its president; C. W. Mer-

WILLIAM B. BOGERT,
DIRECTOR BOARD OF TRADE, 1897, 1898, 1899, AND CHAIRMAN EXECUTIVE COMMITTEE.
Grain Commission, 73 Board of Trade.

L. W. BODMAN,
DIRECTOR BOARD OF TRADE, 1897, 1898, 1899.
Of Milmine, Bodman & Co., Grain Commission, Board of Trade.

LLOYD J. SMITH,
DIRECTOR BOARD OF TRADE, 1897, 1898, 1899.
General Manager Chicago Elevator Company.

riam, of Merriam, Collins & Dexter, and A. A. Sprague, of Sprague, Warner & Co., vice-presidents; Charles Higgins, of McNeill, Higgins & Co., treasurer; J. M. Vernon, secretary.

The Chicago Stock Exchange, a trading body without a charter, organized 1882, occupies handsome and commodious quarters in the Stock Exchange building, La Salle street. It has 428 members and its business grows steadily. It ranks in volume of transactions with Boston and Philadelphia. Alfred L. Baker

JOHN A. BUNNELL,
DIRECTOR BOARD OF TRADE, 1898, 1899, 1900.
Of Hately Brothers, Commission Merchants and Exporters of Provisions, 1117-1120 Royal Insurance Building.

J. G. SNYDACKER,
DIRECTOR BOARD OF TRADE, 1898-1899, 1900.
Vice-President The Richardson Company, Grain Merchants, 35-38 Board of Trade Building.

is its president, J. M. Wilkins, chairman and secretary.

The Chicago Real Estate Board, organized 1883, was originally the Real Estate and Renting Agents' Association, but now, with many property owners as associate members, is of a more liberal description. Its total membership is 264.

FRANK HARLOW,
DIRECTOR BOARD OF TRADE, 1898, 1899, 1900.
Of Harlow & Congdon, Grain Commission, 10 Rialto Building.

Of these 125 are of the "associate" class. It holds no public sales but is very active in furtherance of property interests (as to taxes, water rates, assessments for public improvements, the drainage problem, etc.), and has initiated or brought about more than one political or legislative reform. Joseph Donnersberger is its president; Henry G. Foreman, vice-president; Arthur Huertley, treasurer, and Oscar A. Lewis, secretary.

The Builders and Traders' Exchange maintains a "floor" or board room for business deals in the Chamber of Commerce building, La Salle street. It was organized in 1885 and has about three hundred members, that number embracing

W. L. GREGSON,
DIRECTOR BOARD OF TRADE, 1899, 1900, 1901.
President Chicago Packing and Provision Company, 67-68 Board of Trade.

FRED W. SMITH,
DIRECTOR BOARD OF TRADE, 1898, 1899, 1900.
Grain Commission, 57 Board of Trade.

E. A. BEAUVAIS,
DIRECTOR BOARD OF TRADE, 1899, 1900, 1901.
Of Brosseau & Co., Grain Commission, 55 and 56 Board of Trade Building.

constructors and material men in all lines of the trade. Its officers at present are John Rawle, cut stone, president; George Jackson, vault lights, and Henry Braumoeller, architectural ironwork, vice-presidents; I. D. Richards, sidewalk lights, treasurer, and H. A. Brown, secretary.

The Clearing House of the Banks of the city has a membership of seventeen banks. Its president is E. S. Lacey, president of the Bankers' National Bank. The manager is W. D. C. Street.

FRANK E. WINANS,
DIRECTOR BOARD OF TRADE, 1898, 1899, 1900.
Grain Commission, 6 Sherman Street.

T. M. BAXTER,
DIRECTOR BOARD OF TRADE, 1899, 1900, 1901.
Of T. M. Baxter & Co., Grain Commission, 43 Board of Trade Building.

THOMAS M. HUNTER,
DIRECTOR BOARD OF TRADE, 1899, 1900, 1901.
Of Thomas M. Hunter, Flax and Grass Seed, 615 Royal Insurance Building.

The Fire Insurance men of the city are organized as the Chicago Underwriters' Association of one hundred members, C. S. Pellet, of Pellet & Hunter, manager; R. N. Trimingham, secretary. The marine and life agents have separate organizations, the former of fifteen and the latter of seventy-

five members. There are, of course, numerous other organizations of a business nature and purpose besides those which have been enumerated in this chapter. But the aim of these is simply combination for the regulation of the particular branch of trade to which their members belong. Thus there are here strong organizations of the lake carriers and the railroads for the regulation of freight and passenger service, of the grain elevators, the brewers and liquor dealers, cigar manufacturers, the flour and grain dealers, the whole-sale clothiers, the master build-

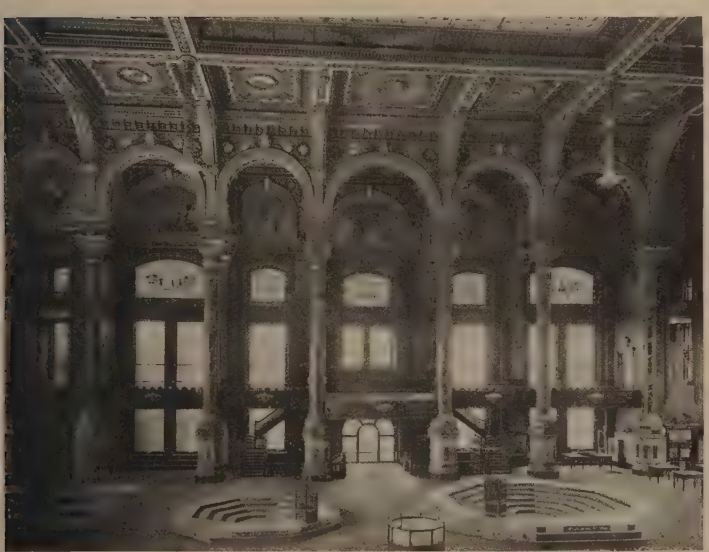
ROBERT BINES,
DIRECTOR BOARD OF TRADE, 1900, 1901, 1902.
Grain Commission.

CHARLES H. REQUA,
DIRECTOR BOARD OF TRADE, 1900, 1901, 1902.
Of Requa Brothers, Commission, 86 Board of Trade Building.

CHARLES W. BUCKLEY,
DIRECTOR BOARD OF TRADE, 1899, 1900, 1901.
Of Buckley & Co., Grain Commission, 2 and 4 Sherman Street.

ISRAEL P. RUMSEY,
DIRECTOR BOARD OF TRADE, 1900, 1901, 1902.
Of Rumsey, Lightner & Co., Commission, 226 La Salle Street.

manufacturers, typothetæ, hotel men, and so on. Then there are several organizations of a quasi business character, like the Com-mercial Association, formed to promote expositions and fes-tivities and other events advan-tageous to trade, to entertain the public on gala occasions, to secure conventions, and so forth; a Civic Federation and Citizens' Association, keeping watch and ward over the public affairs; and the local Boards of Trade of the North, South and West Sides.



EXCHANGE HALL, BOARD OF TRADE.

WASHINGTON PARK.
SOUTH SIDE.

GRAND STAND, BICYCLE TRACK.
GARFIELD PARK.

	RAILROADS OF CHICAGO.		GENERAL DIRECTION.	MILEAGE.
1.	Atchison, Topeka & Santa Fé Railway System ..	"Santa Fé" Route	S. W. and W.	7,569
2.	Baltimore & Ohio R. R.....	"B. & O."	E. and S. E .	2,084
3.	Chicago & Alton R. R.	"Alton"	S. W.....	883
4.	Chicago, Burlington & Quincy R. R.....	"Burlington"	W. and N. W.	7,422
5.	Chicago & Erie R. R	"Erie"	E	2,987
6.	Chicago & Eastern Illinois R. R.....	"Evansville Route" ..	S.....	931
7.	Chicago Great Western Railway.....	"Maple Leaf" Route..	N. W	949
8.	Chicago & Grand Trunk Railway	"Grand Trunk"	N. E.....	4,186
9.	Chicago, Indianapolis & Louisville Railway	"Monon"	S. E. and S..	583
10.	Chicago, Milwaukee & St. Paul Railway	"St. Paul" road	N. W. and W.	6,300
11.	Chicago & North-Western Railway	"North-Western".....	W. and N. W.	7,997
12.	Chicago, Rock Island & Pacific Railway.....	"Rock Island"	W. and S. W.	3,574
13.	Chicago & West Michigan Railway		N. E.....	407
14.	Cleveland, Cincinnati, Chicago & St. Louis.....	"Big 4"	S. E. and S..	2,345
15.	Illinois Central R. R.....	"I. C."	S. and W....	4,467
16.	Lake Shore & Michigan Southern	"Lake Shore".....	E.....	1,178
17.	Michigan Central R. R		E.....	1,695
18.	New York, Chicago & St. Louis.....	"Nickel Plate"	E.....	523
19.	Pittsburg, Cincinnati, Chicago & St. Louis	Pennsylvania Lines....	E. and S. E.	8,882
20.	Pittsburg, Ft. Wayne & Chicago.....	" "	E. and S. E.	
21.	Wabash R. R. Co		E. and W....	2,236
22.	Wisconsin Central Line		N. E.....	822
				67,400

BELT LINES, TERMINALS AND TRANSFERS.	MILEAGE.
Belt Railway of Chicago	91
Chicago Junction Railway (Stock Yards Transfer)	250
Chicago Terminal Transfer. Owns Grand Central Passenger Station and Terminal Tracks.....	240
Elgin, Joliet & Eastern. Of Illinois Steel Company ....."Outer Belt"....	297
Chicago & Western Indiana. Owns Dearborn Station and Terminal Lines	185
Total.....	1,063

Mileage directly tributary, 68,463; indirectly through connections (Board of Trade Tables), 120,222.

CHAPTER VII.

RAILROADS AND TRIBUTARIES.

THERE are twenty-two railroads centering at Chicago, among them several of the greatest systems of the country. The total mileage of these twenty-two lines is 68,000; add the mileage of roads with which they connect and we have a grand total of 120,222 tributary — more than the entire railroad mileage of Europe. This fact illustrates the superior position of the city, and at the same time explains its growth. Railroads have been the making of Chicago and are its mainstay.

It is the greatest railroad center, not of this country alone, but of the world. It commands the Northwest with seven lines, and the West and Southwest with nine; it has four lines to the South and no less than nine to the seaboard, among these last the prodigious systems of the Vanderbilt and Pennsylvania lines.

OLD COLONY BUILDING.
VAN BUREN AND DEARBORN STREETS.
General Offices and Headquarters Chicago, Milwaukee & St. Paul Railway.

Holabird & Roche, Architects.

DELLS OF THE WISCONSIN RIVER.
WISCONSIN.
Line of the Chicago, Milwaukee & St. Paul Railway.

Through its railroads Chicago controls the lion's share of the trade of the great West, and has established itself as the gateway for the export traffic of all that part of the Union; by means of them it has become a great factory center. Its railroads and lake marine interchange business — in fact, lake trans-

THE UPPER MISSISSIPPI RIVER.
NEAR FORT SNELLING, MINN.
Line of the Chicago, Milwaukee & St. Paul Railway.

UNION STATION.
CANAL STREET, WEST SIDE.
Passenger Depot of the Pennsylvania, Burlington, St. Paul and Alton roads.

portation is largely in railroad hands. And finally, not least of the advantages derived from the many roads focussing here is their expenditure: for the wages of thousands upon thousands of employes, for great car shops, and vast terminals and office buildings, and improvements of many sorts.

The table on page 52 enumerates the roads that enter here by name, mileage, direction, etc. In the following paragraphs each is described:

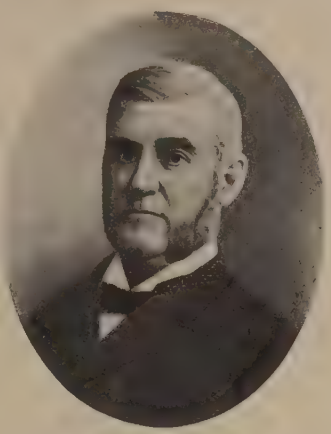
DEARBORN STATION.
POLK STREET, SOUTH SIDE.
Passenger Depot of the Grand Trunk, Erie, Chicago & Eastern Illinois, Santa Fé, Wabash and other railways.

STATION OF THE ILLINOIS CENTRAL RAILROAD.
TWELFTH STREET AND PARK ROW, LAKE FRONT.
Western and Southern System. Chicago West to Sioux Falls, Sioux City and Omaha, and South to St. Louis, Cairo, Louisville, Memphis and New Orleans. Total mileage, 4,824 miles.

Three lines of the great Vanderbilt system have their Western terminals here—the Lake Shore & Michigan Southern, the Michigan Central, and the New York, Chicago and St. Louis or "Nickel Plate" line. Their total mileage is: Michigan Central, 1,695; Lake Shore, 1,178; Nickel Plate, 523; grand total, 3,396; but this is

THE NORTH-WESTERN LINE PASSENGER STATION.
WELLS AND KINZIE STREETS, CHICAGO.
Through Car lines of the Chicago & North-Western Railway extend to Milwaukee, Negaunee, Marquette, Ashland, the Superiors, Duluth, St. Paul, Minneapolis, Winona, La Crosse, Cedar Rapids, Des Moines, Sioux City, Council Bluffs, Omaha, Black Hills, Denver, Cheyenne, Ogden, Salt Lake City, Portland, Sacramento, San Francisco and Los Angeles. Mileage, 7,997.

part only of the mileage of the system to which they belong, a system popularly supposed to control or at least direct the business of still other lines as well.



MARVIN HUGHITT,
PRESIDENT NORTH-WESTERN LINE.

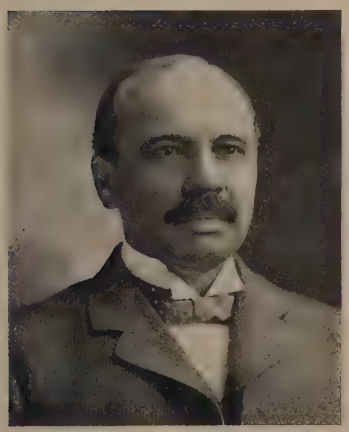
All three of these lines begin at Buffalo. The course of the Michigan Central west-bound is north of Lake Erie (part way through Canada); the other two pass south of Lake Erie. The Michigan Central runs through St. Thomas and Windsor, Canada,

ROSWELL MILLER,
CHAIRMAN BOARD OF DIRECTORS CHICAGO, MILWAUKEE & ST. PAUL RAILWAY.

C. B. PERKINS,
PRESIDENT CHICAGO, BURLINGTON & QUINCY RAILROAD.

on its way here, and on this side of the line, through Detroit and Jackson, Michigan, and Michigan City, a port of Lake Michigan, in the Chicago Customs district. From the main line, Buffalo to Chicago, are numerous branches, especially in the lower peninsula of Michigan, the principal towns of which — Grand Rapids, Lansing, Saginaw and Bay City, Kalamazoo, South Haven and Mackinaw, are all on this road.

The Lake Shore comes here through Dunkirk, New York; Ashtabula (the great lake shipbuilding center), Cleveland, Sandusky and Toledo, Ohio, all on Lake Erie; Elkhart and South Bend, Indiana — live cities devoted to manufactures and trade. It has branches into the oil country of Pennsylvania, to Fort Wayne, Indiana, and generally through southern Michigan to Adrian, Grand Rapids, Ypsilanti and other important towns.



M. J. CARPENTER,
PRESIDENT CHICAGO & EASTERN ILLINOIS RAILROAD.

The Nickel Plate route very nearly parallels that of the Lake Shore. It comes here from Buffalo through Dunkirk, Erie, Ashtabula,

YARDS CHICAGO & EASTERN ILLINOIS RAILROAD.

The Evansville Route, embracing the Chicago & Eastern Illinois Railroad, Evansville & Terre Haute Railroad and Evansville & Indianapolis Railroad, ramifying Eastern and Central Illinois and Western Indiana and connecting with through routes to Louisville, Nashville, Jacksonville, Florida, and New Orleans.

GRAND CENTRAL PASSENGER STATION.

HARRISON STREET AND FIFTH AVENUE.

Chicago Passenger Depot of the Chicago Great Western Railway, "Maple Leaf Route." To Dubuque, St. Paul and Minneapolis, and to Waterloo, Marshalltown, Des Moines, St. Joseph, Leavenworth and Kansas City.

Cleveland, Fort Wayne and Valparaiso, Indiana. All three lines are approximately of a length. They make fast time — in fact are famous for their passenger service. On the Lake Shore, in conjunction with the New York Central, the world's record for fast time was made.

As to freight traffic, these are among the most

WEST BADEN SPRINGS.

ORANGE COUNTY, IND.

Monon Route. 279 miles from Chicago; 80 miles from Louisville; 150 miles from Cincinnati. Famous Health and Pleasure Resort. The "American Carlsbad." Curative Waters, Turkish, Russian, Sulphur and Mud Baths. Swimming Pool, Athletic Training Grounds, Covered Race Track, Opera House, Orchestra, Conservatories. Picturesque Surroundings, Hunting and Fishing

important lines centering here; collectively speaking, they are in fact the most important. Jointly, they deliver to their connections with the seaboard nearly thirty-five per cent of all the export business east-bound, and they haul nearly as large a proportion of all the business going that way.

FRENCH LICK SPRINGS.

FRENCH LICK, IND.

Monon Route. 279 miles from Chicago; 80 miles from Louisville; midway between Cincinnati and St. Louis.

Baths and Mineral Waters. The famous "Pluto" Spring attracts many visitors. Beautiful hardwood timber covers the surrounding hills. A favorite resort for the Southern élite.

Of the grain-carrying lines, the Lake Shore is greatest and the Michigan Central next. The three together carry eastward over thirty-six per cent of the grain, flour and provisions shipped by rail that way, some 2,072,000 tons in 1898, of which total 221,221 tons that year was flour; 987,829

STATION OF THE LAKE SHORE & MICHIGAN SOUTHERN RAILWAY.

VAN BUREN AND SHERMAN STREETS, ON ELEVATED LOOP, OPPOSITE BOARD OF TRADE BLOCK.

Through Car line to New York and Boston, via South Bend, Elkhart, Adrian, Toledo, Cleveland, Erie and Buffalo, with branches to Grand Rapids, Jackson, Lansing, Detroit, Mich.; Fort Wayne, Ind.; Youngstown, Ohio, and Oil City, Pa.

MARQUETTE BUILDING TICKET OFFICES, CHICAGO & ALTON RAILROAD.
101 Adams Street.

Ticket Offices: 101 Adams Street, Marquette Building (shown above); Monadnock Block, and Union Station, Canal and Adams Streets, where all trains arrive and depart.

Freight Contracting Office, 101 Adams Street, Marquette Building; Local Freight Office, 52 and 54 W. Van Buren Street; In and Out Freight House, 2 and 4 W. Van Buren Street.

tons was grain, and 297,235 meats and lard, etc. Auxiliary to these and other of its lines, the New York Central system maintains on the lakes a fleet of eighteen or twenty boats — the famous Western Transit Line. They have extensive terminals at all the great lake points — at Buffalo, Cleveland, Toledo, etc., as well as here. The headquarters of these roads are in New York, but some of the principal officials of their operating departments are stationed here. The Lake Shore and Nickel Plate come in at the Rock Island Depot, Van Buren street; the Michigan Central at the Park Row Station, Lake Front. The Pennsylvania Lines west of Pittsburg, namely, the Pittsburg, Cincinnati, Chicago & St. Louis Railway, or "Panhandle Route," and the Pittsburg, Fort Wayne & Chicago, or Fort Wayne Route (joint mileage 8,882) are also among the most important lines connecting Chicago with the East and the seaboard and with the largest trade centers of the intervening country. Both these lines begin at Pittsburg, but they have access to the North Atlantic coast at Philadelphia, New York and Baltimore, through the Pennsylvania road proper, of the eastern side of the country.

Over these lines go from here twenty per cent of the export shipments, and over twenty-one

GENERAL OFFICES, CHICAGO, BURLINGTON & QUINCY RAILROAD, BURLINGTON ROUTE HEADQUARTERS BUILDING.
Franklin and Adams Streets, Chicago.

The Burlington Route Railroad System of 7,500 miles, covers the territory from Chicago and St. Louis to St. Paul, Minneapolis, Kansas City, Omaha, Denver, the Black Hills and Billings, Mont.

THE GREAT ROCK ISLAND ROUTE.
Union Station at Englewood, Six Miles South of the Chicago (Van Buren Street) Station.

Where connections can be made with the Lake Shore, Pennsylvania and Nickel Plate Lines.

7 and 8 are Rock Island Route tracks; 6, Pennsylvania tracks; 5, Lake Shore and Nickel Plate tracks. All tracks are elevated and lower part of depot is on street level.

BURLINGTON ROUTE PASSENGER STATION, OMAHA, NEB.
One of its Principal Passenger Stations.

per cent of the total traffic east-bound from Chicago. Their grain freights alone exceed the entire east-bound traffic of some of their competitors. The total traffic of the two lines constituting this system east-bound was 1,233,126 tons in 1898, two-thirds of which was grain, flour and provisions.

In addition to this service, they afford this city a means of communication with all the country between the Alleghenies and the Mississippi. The following cities are on these lines, in the States of Ohio, Indiana and Illinois: Erie, Ashtabula, Cleveland and Toledo (ports of Lake Erie), Massillon, Alliance, Columbus, and Cincinnati, Ohio; Logansport, Fort Wayne and Vincennes, Indiana; on it also are Louisville and St. Louis, and many more. Connection with the Pennsylvania System proper of the East renders also accessible to Chicago traffic, Buffalo, Rochester and many other large Eastern cities. These lines also have their auxiliary on the lakes, the Anchor Line of the Erie & Western Transportation Company, which the Pennsylvania owns.

The passenger service of the Pennsylvania lines everywhere, East and West, is so good — proverbially unsurpassed as to speed, safety and comfort — that nothing need be added on that score. The executive headquarters of the system generally are at Philadelphia, operating departments at various central points throughout the West. The depot here is the Union Station, West Side.

The Chicago & Erie Railroad of the Erie System is a direct line from Chicago to tidewater at New York. Its importance to Chicago is indicated by the fact that it carried last year (1898) nearly eleven per cent of the total export freight from here and over twelve per cent of all the freight east-bound.

The Erie, main line and branches, is 2,087 miles long, of which distance 987 miles is the main stem, Chicago to New York. Its general course is a double arc or bow, aligning, in its middle bend, the southern shore of Lake Erie, and passing, going east, through Indiana, northern Ohio, a corner of Pennsylvania, and the southern part of New York. The principal branches of the line are those to Cincinnati, Youngstown and Oil City, Pennsylvania (in the oil country of that State), Dunkirk, Buffalo, Niagara Falls and Rochester, New York.

This road is one of the largest carriers from here of flour and grain, bran, salt meats, eggs, lard and cheese, lumber and miscellaneous freights. Only two lines, in fact, exceeded it last year in grain tonnage.

New York is headquarters for this line. It enters here at Dearborn Station.

The Chicago & Grand Trunk is a part of the Grand Trunk Railway System of Canada, leading through Detroit, Toronto, Montreal, Quebec and Portland to the sea. Excepting its lines in Michigan, the Grand Trunk lies wholly in Canada. It covers pretty thoroughly the great province of Ontario, and is both a feeder of this city and an eastward route for it. It is the most northerly of all the lines from the lakes to the ocean. Its general course is northeast from here. It is in close alliance with the Wabash and is on friendly relations with the Vanderbilt lines.

The Grand Trunk System has a total mileage of 4,186. It is a factor of importance in the export and east-bound traffic from here. Of the former it gets 8.7 per cent; of the total east-bound, 9.1 per cent. A fair share of all the principal staples, grain, meats, live stock, etc., go to make up these percentages.

The Grand Trunk is, of course, a foreign corporation. Its headquarters are in London and Montreal. It obtained entrance here many years ago. Its Chicago depot is the Dearborn Station.

The Wabash Railroad has lines both east and west of the city, and is both an Eastern and Western system. It is of importance to Chicago both ways. Originally it was only a Western system, extending from Toledo and Chicago west to St. Louis and Kansas City. Now, however, its eastern terminus is Buffalo, New York. Beginning there, its main stem extends in an air-line through Detroit to Kansas City. Loops from this main stem go to Chicago and Kansas City, and

RESIDENCE, LAKE SHORE DRIVE.
The fence shown in the cut was erected by Winslow Bros. Co.

to Toledo, one of the principal ports on Lake Erie. There are lines also to Omaha and Des Moines, Quincy and Streator, Illinois, Keokuk, Iowa, etc. The

RESIDENCES, LAKE SHORE DRIVE.
H. G. Selfridge. (Of Marshall Field & Co.)
H. H. Kohlsaat. (Of the Times-Herald.)

PULLMAN MANSION.
Eighteenth Street and Calumet Avenue.
(Estate of George M. Pullman, of Pullman's Palace Car Co.

total length of the road is 2,236 miles, about one-third of this east of Chicago; the rest is western line. The eastern end of the line runs north of Lake Erie; this is one of the three roads east-bound taking that course. This part of the system proceeds straight away with few branches, but west and south of Chicago, in Illinois especially, the branches are more numerous.

The Wabash shares in the heavy traffic east-bound. Its proportion of the export traffic from here is nearly 4½ per cent and of all east-bound freights seven almost. Its passenger service is excellent over all parts of the line. It has a large through business to Denver, Pueblo and the Far West over connections made at its terminals, St. Louis, Kansas City and Omaha, and similarly with connections from the Eastern

RESIDENCE OF POTTER PALMER.
Lake Shore Drive.
(Capitalist.)

country at Buffalo. The headquarters of the Wabash are at St. Louis and New York. It comes in here at Dearborn Station.

The Baltimore & Ohio Railroad is one of the eight lines connecting Chicago and the West with the Atlantic seaboard. Of the aggregate tonnage east-bound from here it carries a little less than nine per cent. It does also extensive passenger business. This has been its northwestern terminus for over thirty years.

RESIDENCE OF W. W. KIMBALL.
DREXEL BOULEVARD.
(Piano Manufacturer.)

RESIDENCE OF S. M. NICKERSON.
RUSH STREET.

The "B. & O.," as it is commonly called, extends from Baltimore (its headquarters and the place of its genesis), Washington, Philadelphia and New York through Pittsburg to Cincinnati, Cleveland, Indianapolis, Chicago, Louisville and St. Louis, the principal cities of the Middle West. It is operated separately in two principal divisions — a northern route to Chicago and the lake regions and a more southerly division known as the "B. & O. Southwestern," to Cincinnati, Louisville and St. Louis. The total mileage of both divisions is 2,084.

RESIDENCE OF C. B. FARWELL.
MICHIGAN AVENUE.
(Wholesale Dry Goods.)

RESIDENCE OF M. D. WELLS.
MICHIGAN AVENUE.
(Of M. D. Wells & Co., Wholesale Shoes.)

The B. & O. is an old road — one of the very first built in this country. Its most extensive ramifications are in the coal and iron, oil and manufacturing districts of Maryland, Pennsylvania, West Virginia and Ohio. The Fleming Line of steamers, elsewhere referred to (chapter on lake business of the city) is the B. & O.'s auxiliary on the lakes. The B. & O.

comes in here at the Grand Central Station, Harrison street.

The Cleveland, Cincinnati, Chicago & St. Louis Railway, or "Big Four Route," covering Ohio, Indiana and Illinois, the three great States of the Middle West, is one of the most serviceable of lines to this city. Although the bulk of it lies south and southeast of here, it serves also, through its connections, as an eastern outlet. It

RESIDENCE OF J. C. SHAFFER,
EVANSTON.
(Capitalist, Marquette Building.)

RESIDENCE OF A. L. DEWAR,
2835 SHERIDAN ROAD.
(Banker, of Dewar & Yerkes.)

stretches from Chicago and Benton Harbor on Lake Michigan, southeast to Cincinnati and Louisville; and on the other hand from Cleveland, Sandusky and Toledo, on Lake Erie, and from Detroit to St. Louis and Cairo on the Mississippi. From Indianapolis, center of this system, it branches out to all points. On it are many of the most important towns of the West: Peoria, Danville, Kankakee, Champaign, Urbana and Mattoon, Illinois; Lafay-

RESIDENCE OF W. H. JONES,
RIDGE AVENUE, EVANSTON.
(President Plano Mfg. Co., Agricultural Implements and Machinery, Chicago.)

RESIDENCE OF GRANGER FARWELL,
LAKE FOREST.
(Banker and Broker.)

ette, Terre Haute and Vincennes, Indiana; Springfield and Columbus, Ohio, among them.

Its principal divisions are the following: Cleveland & Cincinnati, Cleveland, Indianapolis & St. Louis; Cincinnati & Chicago; Louisville & Benton Harbor, Mich.; Springfield, Ohio & Peoria,

Ill.; Danville Junction, Illinois, & Cairo. The total length of it is 2,345 miles. Over this route goes 6.2 per cent of the aggregate east-bound tonnage from Chicago, and more than twelve per cent of the export freight. Large quantities of grain, meats, lard, oil and seed meal, glucose, etc., go over it and southeastern connections, destined to Norfolk and Newport News. It is the southeastern outlet of Chicago trade, in short.

The "Big 4" is a Cincinnati enterprise. Its president and principal officials are stationed there. Its depot in this city is the Central Station, Lake Front.

RESIDENCE OF A. O. SLAUGHTER,
FORTY-SIXTH STREET AND DREXEL BOULEVARD.
(Of A. O. Slaughter & Co., Bankers and Brokers, Chamber of Commerce.)

RESIDENCE OF JESSE SPALDING,
PRAIRIE AVENUE.
(Of Spalding Lumber Co.)

The "Evansville Route," so called because it connects with the L. & N. southern system for Florida and New Orleans, at Evansville, Indiana, on the Ohio river, is operated in three principal divisions, the Chicago & Eastern Illinois Railroad, Evansville & Terre Haute Railroad, and the Evansville & Indianapolis Railroad, the total length of which three is 931 miles. To Evansville the distance is 287 miles.

RESIDENCE OF SAMUEL W. ALLERTON
1936 PRAIRIE AVENUE.
(Capitalist.)

The general course of this system is due south. It lies wholly within the States of Illinois

RESIDENCE OF N. W. HARRIS,
4520 DREXEL BOULEVARD.
(Of N. W. Harris & Co., Bankers, Marquette Building.)

VIEW IN THE RESIDENCE OF L. W. BODMAN.
589 North State Street.
(Of Milmine, Bodman & Co., Grain Commission, Board of Trade.)

and Indiana, with two of its lines running parallel to the border line between them, and one branching out into that fruitful district of Southern Illinois known as Egypt. Among other places of importance, Brazil, Terre Haute and Vincennes, Indiana, are on this line; also Mount Vernon, Danville and Chicago Heights, Illinois. There are numerous coal mines on the route in both the States it traverses, and it hauls more coal in here than any other line. In general, the country tributary to it is rich and thickly settled.

The Chicago & Eastern Illinois is an old Chicago enterprise. Its managing officials—M. J. Carpenter, president, and others—are located here. The other two companies have headquarters in Evansville. Its depot is Dearborn Station, Polk street.

RESIDENCE OF ALFRED L. BAKER,
Lake Forest.
(President Chicago Stock Exchange.)

The Chicago, Indianapolis & Louisville Railway, or "Monon" Route, as it is laid out on the map, presents, speaking broadly, the shape of a pair of tongs. It consists of two main stems leaving Lake Michigan on the north, and crossing one another en route, terminating at the two principal

"PASTIME PARK," COUNTRY RESIDENCE OF W. C. HATELY,
Lake Beulah, Wis.
(Of Hately Bros., Exporters of Provisions, Chicago.)

cities on the Ohio river, some three hundred miles or so away. The general direction of these lines is southeast. They

RESIDENCE OF GEORGE W. MOSER,
Oak Park.
(Of the Moser-Burgess Paper Co.)

RESIDENCE OF J. G. SNYDACKER,
2522 MICHIGAN AVENUE.
(Vice-President The Richardson Co., Grain Merchants and Director Board of Trade.)

lie almost wholly in the State of Indiana, a populous, fruitful and busy tributary of this city. Their northern terminals are Chicago and Michigan City, the latter the port of the lower end of the lake just mentioned. Their southern terminals are Louisville, Kentucky, and Cincinnati. Monon is their junction point (where the two divisions cross), hence the name of the route. Indianapolis, capital and principal city of Indiana, is on the Cincinnati division of the route, about 185 miles from here.

The Monon connects with various southern routes leading into the lower Mississippi Valley and to the Gulf and South Atlantic coasts. Its headquarters are in New York and Chicago. Its station is the Dearborn Station, Polk street.

RESIDENCE OF F. G. LOGAN,
2919 PRAIRIE AVENUE.
(Banker and Broker.)

The Illinois Central Railroad is to Chicago both a western and southern system, chiefly, however, the latter. Of its 4,467 miles total length, 3,000 lie to the south of this city, and over half its total mileage is in the Southern States.

A considerable extent of its main and branch lines are in eastern and central Illinois. Its lines leading to the West extend as far as Omaha and Sioux City, Nebraska, and Sioux Falls, Dakota, and north into Wisconsin.

RESIDENCE OF WM. R. PAGE,
4747 KIMBARK AVENUE.
(Of Page & Booth, Attorneys, 100 Washington Street.)

RESIDENCE OF WILLIAM C. FOLEY,
4635 GRAND BOULEVARD.
(President Foley & Williams Manufacturing Co., Sewing Machines and Organs, Chicago, Cincinnati and London.)

RESIDENCE OF W. W. CLARK,
536 WASHINGTON BOULEVARD.
(Of Clark & Pfister, Manufacturers of Paper Boxes.)

South from here they lead to St. Louis, and through Cairo at the mouth of the Ohio, to Memphis and New Orleans. There are lines also from Evansville, Indiana, and Louisville to New Orleans. By combining the old Illinois Central, or Jackson Route, with the Chesapeake & Ohio Southwestern and the Yazoo & Mississippi Valley, some years ago, two lines down the lower Mississippi Valley were secured (one via Memphis, the other via Grenada and Jackson, Mississippi), both terminating at New Orleans, the great port of the Gulf. At the same time lines through the rich Yazoo delta country of Mississippi, and the sugar district of Louisiana, were acquired.

RESIDENCE OF A. H. GRUNEWALD,
738 SEDGWICK STREET.
(Of J. P. Gross & Co., Broom Corn.)

This system thus provides not only a Southern field in trade, but an export route via the Gulf, which of late attracts considerable attention. The Illinois Central has very extensive terminals at New Orleans, and is assiduously cultivating foreign trade that way. It is a competitor of the lines going to the Eastern seaboard in this regard. It takes Western products, grain especially, south for shipment; it brings here large quantities of Southern vegetables; and it almost monopolizes distribution throughout the West of the great banana trade of New Orleans.

Besides the cities and towns already referred to, the following live places are on this line: Madison and Dodgeville, Wisconsin; Freeport and Centralia, Illinois; Cedar Rapids, Iowa; Cape Girardeau, Missouri; Fulton and

RESIDENCE OF FRED W. WOLF,
504 LA SALLE AVENUE.
(Of the Fred W. Wolf Co., Manufacturers Refrigerating Machinery.)

RESIDENCE OF I. HIRSCH,
353 OAKWOOD BOULEVARD.
(President American Cutlery Co.)

RESIDENCE OF JOHN DICKINSON,
EVANSTON.
(Of John Dickinson & Co., Stock and Grain Brokers, Etc.)

notable. Its president is a New Yorker; but its vice-president and acting manager, J. T. Harahan, and other officials, are stationed permanently here.

The Santa Fe is a Southwestern system 7,570 miles long, all but 600 miles of this west and south of the Missouri river. It is of the transcontinental class, a line traversing the country diagonally from the lakes to the lower Pacific Coast of the Union.

It extends from Chicago through Kansas City to the sea at San Diego and Los Angeles in Southern California. Its main lines cross Illinois, Missouri, Kansas, Colorado, New Mexico, Arizona and California, and its Paducah, Kentucky; Aberdeen, Vicksburg and Natchez, Mississippi; Baton Rouge, capital of Louisiana.

This is, particularly, a Chicago enterprise. It was chartered by the State of Illinois in 1855, and, as the "Jackson Route," was built into the South before the war. It has paid the State under its charter over $17,000,000 of taxes on its receipts. It has made great improvements here, among others the fine new station at Park Row on the Lake Front, which is its headquarters. Its suburban service (as in fact are all its passenger facilities) is especially

VIEW IN THE RESIDENCE OF C. L. DOUGHERTY,
4402 BERKELEY AVENUE.
(Elevators and Grain.)

RESIDENCE OF JAS. S. McDONALD,
2410 NORTH HERMITAGE AVENUE, RAVENSWOOD.
(Of J. S. McDonald & Co., Manufacturing Stationers.)

branches ramify pretty thoroughly Kansas, eastern Texas and sub-tropical California. Thus it is a highway to and through the great southwestern cattle and mining districts of the country; and by means of its branches in Texas and California, respectively, through, also, the great cotton and fruit regions of the Gulf and the Coast. Its freight business in corn, cotton, live stock, ores and other heavy commodities is large, and as a Southern road to the Pacific Slope

RESIDENCE OF HON. L. L. BOND,
512 WEST MONROE STREET.
(Leading Patent Attorney of Chicago.)

through the mining country, it is a favorite tourists' route. It connects with the Mexican Central at El Paso, and is reported to have lately secured an entrance of its own to San Francisco. On it are many of the busiest Western and Southwestern centers of life and trade. Besides Chicago, there is Kansas City, of 200,000 population or more; Denver, of 200,000; Los Angeles, of 150,000; Dallas, Texas, with 100,000; San Diego, the port of Southern California; Galveston, second port of the Gulf; Atchison, Topeka, Abilene and Wichita, Kansas; Ardmore, Indian Territory; Guthrie, Oklahoma; Fort Worth, Weatherford, San Angelo and Houston, Texas; Pueblo, Colorado; Albuquerque and Santa Fe, ancient Spanish settlements of New Mexico; Colorado Springs, Colorado; Las Vegas Hot Springs, New Mexico; Fresno, Bakersfield, Visalia, Merced and Stockton, California. And the country through which it passes is one whose development has scarcely begun.

RESIDENCE OF EDWIN M. ASHCRAFT,
6046 KIMBARK AVENUE.
(Of Ashcraft & Gordon, Attorneys.)

This line originated with Boston parties and is still largely owned there. It was built in the 80's and reached here less than ten years ago. Its executive offices are in Chicago and New York; its operating departments in Chicago, Topeka and at other convenient points. It has under way the project of a new depot here; at present it comes in at the Dearborn station, Polk street.

The North-Western Line is a great

RESIDENCE OF FRANK G. ELY,
1959 KENMORE AVENUE, CORNER OF LELAND AVENUE, SHERIDAN PARK.
(Shipper of Oats.)

RESIDENCE OF ARTHUR D. WHEELER,
19 BELLEVUE PLACE.
(Of Holt, Wheeler & Sidley, Attorneys, Tacoma Building.)

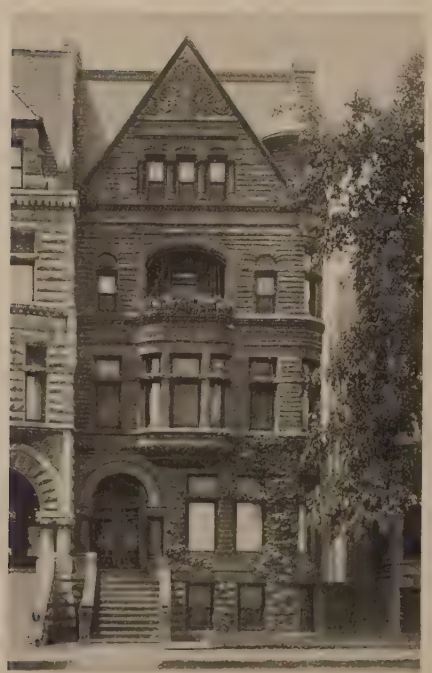
RESIDENCE OF CHAS. A. MAIR,
583 NORTH STATE STREET.
(Retired Broker.)

Northwestern system of 7,997 miles, covering Wisconsin and Iowa very completely, eastern and southern Minnesota and South Dakota, with extensions from the main body of the system in these States westward to Wyoming in the Rocky Mountain region and the Black Hills.

RESIDENCE OF N. P. RICHMAN,
4245 GRAND BOULEVARD.
(Of N. P. Richman & Co., Live Stock Commission.)

It is a combination of three or four Northwestern lines, chief of them the Chicago & North-Western Railway, of 5,096 miles; the Chicago, St. Paul, Minneapolis & Omaha, of 1,492 miles, and the Fremont, Elkhorn & Missouri Valley Railroad, of 1,300 miles.

Its most northerly terminals are Marquette, Ashland and Duluth, on Lake Superior; its most easterly, Milwaukee and Chicago on Lake Michigan; the most southerly, Des Moines and Omaha; and to the west, Oakes, North Dakota; Pierre, South Dakota; Belle Fourche, Black Hills and Casper, Wyoming. Main line or branches, it touches nearly every place of any note in the territory bounded by these points. It also makes a feature of the summer touring to Northwestern resorts. In the items of grain, hay, hides, wool, seeds and farm products generally, and in lumber and ores, its traffic is very large, if not the largest all told of any of the Northwestern roads; and in certain particulars (cattle, for



RESIDENCE OF ALFRED H. MULLIKEN,
19 LAKE SHORE DRIVE.
(President Pettibone, Mulliken & Co., Strom Mfg. Co., Walmsley & Co., Illinois Acetylene Co., and Wisconsin Acetylene Co.)

RESIDENCE OF H. E. BUCKLEN,
265 MICHIGAN AVENUE.
(Of H. E. Bucklen & Co., Inc., Proprietary Remedies.)

instance), it is really the largest. It is a very extensive, solid and prosperous enterprise, in short, and in its growth has shown a very progressive spirit. Its general offices are here in Chicago: Marvin Hughitt, Chicago, is its president. It has a passenger station of its own, separate from all other roads, situated on the North Side.

The "Rock Island Route," officially the Chicago, Rock Island & Pacific Railway, is a Western, Northwestern and Southwestern system of 3,574 miles total length, long a great feeder of the trade of the city.

It extends northwest from Chicago to Minneapolis and St. Paul; Sioux Falls and Watertown, South Dakota; westward to Omaha; southwestward to Kansas City, Leavenworth and Topeka; westward from that to Denver, Colorado Springs and Pueblo, and southward from its southwestern main line through the Indian Territory to Fort Worth in north Texas.

Besides the cities mentioned above there are many on it of importance, such as Peoria, Illinois, the great distilling center; Davenport, Rock Island and Moline, the triplet cities of the Mississippi; Keokuk and Des Moines, Iowa; Dodge City and Atchison, Kansas; Kingfisher and El Reno, Indian Territory, and others. Its lines run through northern Illinois, Iowa, Minnesota, Kansas, Colorado, Indian Territory and north Texas, and are especially numerous in Minnesota, Iowa and Kansas.

The Rock Island is one of the solid Western institutions. Although not, perhaps, the foremost line, it is one of the first in the hauling of grain, cattle and hogs and other Western farm products into this city. Its general offices are here. R. R. Cable, of Chicago, is chairman of the Board. Its station is the Rock Island Depot, Van Buren street, behind the Board of Trade.

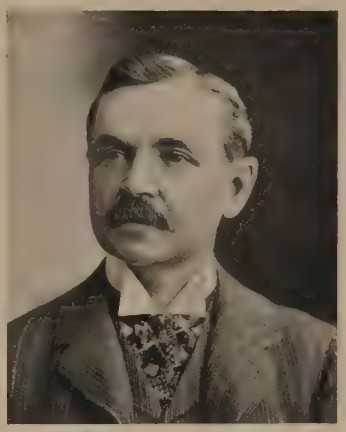
The Chicago, Milwaukee & St. Paul Railway, or "St. Paul Road," as it is commonly called, is one of the oldest of Western roads. It was chartered in 1847. It is also one of the most important of the Northwestern systems. Its mileage is 6,300. It extends northward to the banks of Lake Superior, northwestward to the head of navigation on the Mississippi (Minneapolis and St. Paul) and to Fargo in North Dakota; and to the west has four different terminals along the Missouri, namely, Kansas City, Missouri; Omaha, Nebraska; Sioux City, Iowa, and Chamberlain, South Dakota. It networks thoroughly with its lines the whole country known as the Great Northwest, extending from the Great Lakes westward to the Missouri river, an area of 365,000 square miles, larger than any European state except Russia, and embracing the great agricultural, lumber and stock-raising commonwealths of Wisconsin, Iowa, Minnesota and the Dakotas.

It ramifies especially the wheat belt of the Northwest and the Upper Mississippi Valley, and has a great traffic. It is a favorite passenger route also, and has a very large tourist patronage in summer. On its lines are Waukesha Springs, Wisconsin, Green Bay and the Upper Peninsula camping and hunting grounds; Spirit Lake, Iowa, and many other places of resort. Among the business centers upon it are Milwaukee (of 250,000 people), Racine, Madison (capital of Wisconsin), Rock Island, Moline and Davenport (the "tri-cities"), Des Moines, Dubuque and Council Bluffs, Iowa; La Crosse, Moorehead, North Dakota; Aberdeen and Yankton, South Dakota, and many more.

The headquarters of the St. Paul are in this city, and here A. J. Earling, its president, and principal officials are stationed. Its depot is the Union Station, Canal street.

The Burlington Route, mileage 7,422, spread over several populous Western States, is also accounted one of the great Northwestern systems. It is a combination of the Chicago, Burlington & Quincy and ten other roads, which in their various ramifications afford Chicago lines of communication and commerce as follows: Southwestward to St. Louis; northwest to Minneapolis and St. Paul; westward through Omaha and Kansas City to Denver and Cheyenne in the Rockies, and northwest by west to the Black Hills country of South Dakota, and to Billings, on the Yellowstone,

in Montana. This route traverses, in short, the Upper Mississippi Valley, and crosses the great plains through Iowa and Nebraska to Colorado, Wyoming and the heart of the Rockies. In Iowa, Nebraska and Minnesota it taps the granary of the West; in Nebraska, Wyoming and Montana, a very great cattle country. Besides the principal places already mentioned, there are numerous cities of lesser importance on this line: Aurora, Galesburg, Galena and Quincy, Illinois; Prairie du Chien and La Crosse, Wisconsin; Burlington and Dubuque, Keokuk, Cedar Rapids, Cedar Falls and Council Bluffs, Iowa; Lincoln, Nebraska; St. Joseph, Missouri; Leavenworth and Atchison, Kansas, and many more. The route carries a big traffic everywhere. It is one of the oldest of Western roads, solid as a rock, with stock and securities that are standard on all the great Exchanges.



F. G. WHITING, MANAGER WESTERN DEPT.,
CUNARD STEAMSHIP LINE.
DEARBORN AND RANDOLPH STREETS, CHICAGO.

CUNARD LINE, WESTERN DEPARTMENT.
DEARBORN AND RANDOLPH STREETS, CHICAGO.

Weekly and extra fortnightly sailings between New York, Boston, and Liverpool via Queenstown. With its magnificent fleet of fast express passenger steamships and modern twin-screw cargo steamers — among the largest, fastest and most magnificent in the world.

CUNARD STEAMSHIP LINE OFFICES.
DEARBORN AND RANDOLPH STREETS, CHICAGO.

The Old Reliable "Cunard Line" established 1840.
Unequaled record for safety, speed and comfort.
With its famous record-breakers Campania, Lucania and the ever-popular Umbria, Etruria and others.

F. G. WHITING, MANAGER WESTERN DEPARTMENT.

OFFICES OF THE DOMINION LINE,
69 DEARBORN STREET.

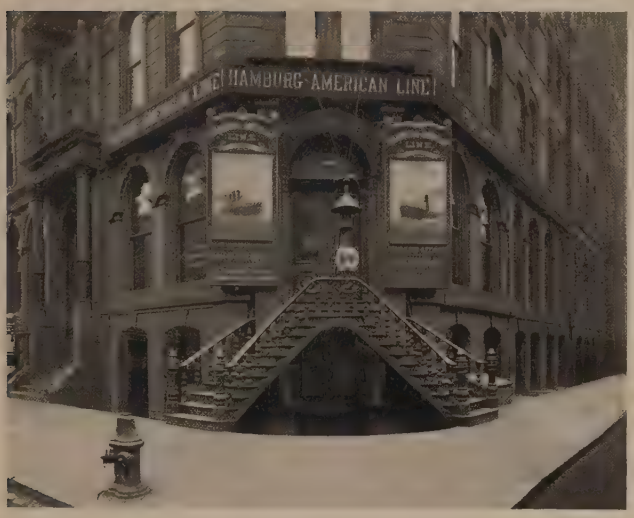
Fast twin-screw, U. S. mail, passenger and freight services, Boston to Liverpool. Also passenger and freight services, Montreal to Liverpool.

Owners of the favorite steamers Commonwealth, New England and Canada, sailing from Boston.

RICHARDS, MILLS & CO., MANAGING OWNERS. P. P. PEACOCK, MANAGER WESTERN DEPARTMENT.

The Burlington has its principal offices here. Its passenger station is the Union Depot, Canal street — West Side.

The Chicago Great Western, or "Maple Leaf Route," is one of the most modern and



GENERAL PASSAGE OFFICE, HAMBURG-AMERICAN LINE.

C. Ramm, Western Manager, 159 Randolph Street.

Oldest German line and largest steamship company in the world. Established 1847. Fleet, 76 ocean steamships, 24 of which are large new twin-screw passenger steamers.

Des Moines, Iowa; St. Joseph, Missouri, and Leavenworth, Kansas. It has its Cannon Valley branch, running from Red Wing, Minnesota, through Northfield and Faribault to Mankato, Minnesota; Hampton

HAMBURG-AMERICAN LINE.

Offices, 159 Randolph Street.

Fast Line to Paris, London and Hamburg.

Sailings from New York Thursdays and Saturdays.
During the fall and winter months express sailings for Mediterranean ports.
Winter cruise to the Mediterranean and the Orient.
Summer cruise to the Land of the Midnight Sun. Also cruises "Around the World."

maintains an especially good passenger service, with buffet compartment, dining and free chair-cars and all the latest facilities. Its time from Chicago to Minneapolis is fourteen hours; to Kansas City, twenty-one hours.

best managed of the Western lines. It is 1,022 miles long, laid out like a "Y," the two arms of which reach respectively St. Paul and Minneapolis, and St. Joseph and Kansas City. To St. Paul it is 420 miles by this route; to Kansas City, 597 miles. The main line passes through Dubuque, Waterloo, Cedar Falls, Marshalltown and

OFFICES INTERNATIONAL NAVIGATION CO.

(American and Red Star Lines.)

Passenger and Freight Services: New York to Southampton, New York to Antwerp, Philadelphia to Queenstown and Liverpool, Philadelphia to Antwerp.

Francis C. Brown, Western General Passenger Agent, 143 La Salle Street. Wm. E. Lawrence, Western General Freight Agent, 4 Sherman Street.

branch, to Hampton, Iowa, and Lyle branch to Lyle and Manly, Minnesota. The country traversed — Illinois, Iowa, Minnesota, Missouri — is the heart of the agricultural West. It

CABIN PASSENGER OFFICE INTERNATIONAL NAVIGATION CO.

(American and Red Star Lines.)

143 La Salle Street.

The general offices of this line are in St. Paul, Minnesota. It has been operated about fifteen years. Its terminal here is the Grand Central Passenger Station, Harrison street and Fifth avenue.

The Chicago & Alton Railroad is a line 883 miles long, leading due southwest from here through Springfield, capital of this State, to Alton, once a great Mississippi river town, whose glory, however, in that regard has departed; thence to St. Louis, a few miles further on, and from there proceeding west, or very nearly so, to Kansas City. It has branches to Peoria, Illinois, Jefferson City, capital of Missouri, and other noted places. This is an old road, passing through one of the most populous and best part of the Mid-West. It is a link connecting the Gould Southwestern transcontinental system, which it meets at both St. Louis and Kansas City, and the Union Pacific, with Eastern lines centering here. It therefore enjoys a lucrative traffic, both freight and passenger. It is a Chicago enterprise, with its headquarters and managing departments located here. S. M. Felton, of Chicago, is its president. Its station is the Union Depot, West Side.

COLONEL MAURICE W. KOZMINSKI,

General Western Agent Compagnie Generale Transatlantique.

Member of Governor Tanner's Staff.

Decorated by the French Government Knight of the Order Des Palmes Academiques.

OFFICE OF THE ALLAN LINE ROYAL MAIL STEAMSHIP CO.

Six Direct Services.

Montreal and Quebec to Liverpool; from Portland and Halifax in winter; Montreal to Glasgow, direct; Montreal to London, direct; New York to Glasgow, via Londonderry; Boston to Glasgow, direct; Philadelphia to Glasgow, via St. John, N. F.

34 Iron and Steel Steamers, aggregating 145,600 tons; Shortest line from the West to Europe; Fast time, lowest rates, shortest ocean route; Service fully up to date.

Allan & Co., General Western Agents, 174 Jackson Street.

OFFICES NORTH GERMAN LLOYD S. S. CO.,

90 and 92 Dearborn Street.

Chicago Agency of this famous transatlantic passenger and tourist line, which maintains a fleet of 70 steamships, including the "Kaiser Wilhelm der Grosse," 14,000 tons, 30,000 h. p. and fastest on the Atlantic, and embracing 15 lines to various parts of the world.

H. Claussenius & Co., Chicago, General Western Agents.

OFFICES OF THE COMPAGNIE GENERALE TRANSATLANTIQUE,

71 Dearborn Street.

French Line of 77 high-class steamships. Atlantic, Mediterranean, Mexican and West Indian mail steamship service. Direct Line from New York to France every Thursday. Fast short route to all principal points on the Continent.

Maurice W. Kozminski, General Western Agent.

WHITE STAR LINE,

CHICAGO OFFICE, 94-96 DEARBORN STREET.

S. TENNEY FRENCH, GENERAL WESTERN AGENT.

The new twin-screw steamship "Oceanic," 17,274 tons, largest in the world; the "Majestic" and "Teutonic," each 10,000 tons, twin-screw; the "Cymric," twin-screw, 11,647 tons, cargo and passenger; and the "Germanic" and "Britannic," compose the fleet in the New York and Liverpool service.

Seventeen other large steamers carrying freight and passengers ply between Liverpool and Australia, Southampton and New Zealand via Cape Town, and between San Francisco, Japan and China.

HEAD OFFICE, LIVERPOOL, ENGLAND.

is the Grand Central, Harrison street and Fifth avenue.

The Chicago & West Michigan Railway, 510 miles long in its entirety, extends northeast from the city from La Crosse to Bay View, Michigan, and from Allegan to Pentwater. It is a very old tributary of the city but has no direct entrance. It comes in here from New

The Wisconsin Central is another Northwestern route, with a main line extending from Chicago through Milwaukee, St. Paul and Minneapolis, 473 miles, and with a branch from this main line to Ashland, Superior and Duluth, the principal ports of Lake Superior. This branch is 208 miles long. The total mileage of the route is 822 miles, the most of it lying within the State of Wisconsin. Waukesha Springs and other Wisconsin summer resorts are on this line. Its headquarters are at Milwaukee. Its depot

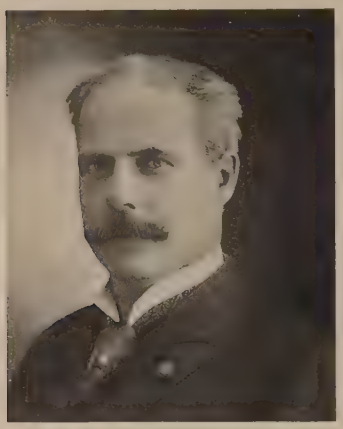
ENTRANCE TO THE HARBOR.
LIFE SAVERS' CREW.

WHALEBACK PASSENGER STEAMSHIP "COLUMBUS," OF CHICAGO.
GOODRICH LINE.

Buffalo, on the lake, sixty-six miles distant, over the Michigan Central tracks. It brings here the trade of the east and north shores of the lake. St. Joseph and Benton Harbor, Grand Rapids, the greatest furniture manufacturing center in the country, and Ottawa Beach, Charlevoix, Petoskey and Bay View, these last three favorite north Michigan summer resorts, are on this line. Its headquarters are at Grand Rapids. It comes in at the Illinois Central Depot, Lake Front.

Five Belt Lines, or freight car transfers, connect the trunk lines above

described in the city and its outskirts and also exchange traffic with one another. Two of these terminal lines own terminal stations and trackage entering the city, which they lease to certain of the main lines. Two also do a suburban passenger business. These belt or transfer lines are:



COL. GEO. M. MOULTON,

President Moulton-Starrett Co., General Contractors; President Pioneer Fire-proof Construction Co., Fire-proofing; President Knights Templars' and Masons' Life Indemnity Co., Life Insurance.

Colonel of 2d Illinois Volunteer Infantry in Spanish-American war; in State service 2d Infantry, I. N. G.

Member of J. T. Moulton & Son (now Moulton-Starrett Co.), Pioneers in Grain Elevator Construction.

The Belt Railway Company, 91 miles long, in operation for seventeen years, taking cars to and from the numerous factories of Englewood, South Chicago, Pullman and other factory settlements outside the city proper.

The Chicago & Western Indiana Railway owning Dearborn Station and its entrance tracks leased by it to the Grand Trunk, Monon, Erie, Wabash, Santa Fe and Eastern Illinois roads; also doing a transfer business.

C. G. BLANDEN,
SECRETARY RIALTO BUILDING CO.

The Chicago Terminal Transfer Company, 240 miles long, owning the Grand Central Passenger Station and right of way, and carrying passengers to Blue Island suburb.

The Chicago Junction Railway, 297 miles, doing Stock Yards and a very large South Chicago transfer business.

The Elgin, Joliet & Eastern Railway, or Outer Belt, of the Illinois Steel Company, making a sweep of about thirty miles' radius from the city, from Waukegan, north, to Porter, Indiana, and connecting all the lines centering here. It is 185 miles long, and has been operating about eleven years.

The tabulation on page 52 briefly sums up the situation of Chicago with respect to railroads, their mileage, general direction, relative importance, etc. It has been compiled from Board of Trade and other official data.

RIALTO BUILDING, OF THE RIALTO CO.
VAN BUREN STREET, ADJOINING BOARD OF TRADE.
Modern office building, occupied largely by the grain trade.

NEW YORK LIFE BUILDING,
LA SALLE AND MONROE STREETS.
Built by the Moulton-Starrett Co., General Contractors, Col. Geo. M. Moulton, President.

CHAPTER VII.

LAKE TRADE — THE PORT — STEAMER LINES.

THE lake commerce of Chicago rivals in volume, if it may not in values, the sea trade of many of the great ports of the world. In 1897, for example, the tonnage entered and cleared in the foreign trade of London was 15,797,659; at Liverpool, 12,261,051; at New York, 15,348,042. Now the foreign trade of Chicago is naturally limited by its interior position, but that same year its total lake tonnage was 14,394,746.

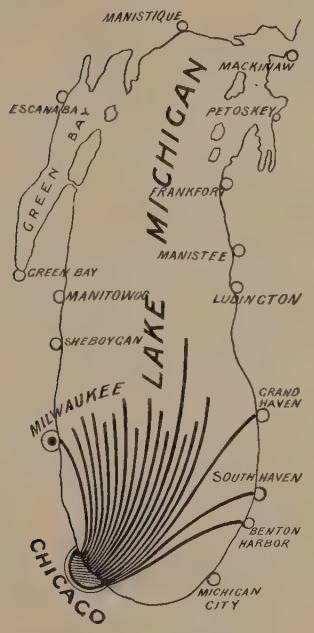


DIAGRAM OF STEAMSHIP LINES.
As Described in This Chapter.

In 1898 the arrivals and departures of vessels at Chicago were 18,990. The tonnage entered and cleared summed up 15,071,772.

It is to be entirely within bounds to say that Chicago is the greatest of the Great Lake ports; that it is the busiest on any inland water of the world; that the lake has been one of the most important factors in its making, and must continue long so to be.

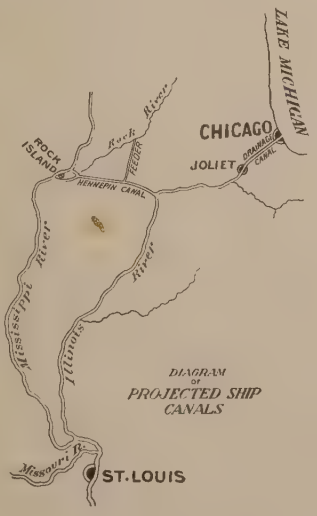
The season of navigation on the lakes is from March or April to December. In that brief period the business done here by lake is extraordinary. The receipts by water then embrace, besides large quantities of staple commodities — groceries, canned goods, hardware, dry goods, etc. — a vast tonnage of green fruits, sugar, salt hides and leather, paper, cement and plaster, coal and iron ore, much of it the product of lake tributaries of the city, and sixty per cent of the incoming lumber; while the shipments include over half of the vast quantity of grain handled here.

Following are figures of some of the principal items in 1898:

Receipts. — Iron ore, 2,275,966 tons; coal, 1,542,651 tons; pig iron, 77,531 tons; lumber, 869,922,000 feet; cement, plaster and whiting, 839,366 bbls.; salt, 1,587,849 bbls.; miscellaneous merchandise, 3,556,822 pkgs.; green fruits, 6,008,297 pkgs.; canned goods, 642,761 pkgs.; groceries, 596,819 pkgs.; sugar, 1,052,502 pkgs.; coffee, 297,767 sacks; hardware, 569,881 pkgs.; dry goods, 109,610 pkgs.; boots and shoes, 217,987 pkgs.; leather, 91,968 bales; furniture, 145,337 pieces.

Shipments. — Grain of all kinds (not including flour, seed, etc.), 161,058,011 bushels; steel rails, 180,669 tons; lead, 727,327 pigs; the remainder mainly the commodities figuring above as receipts, but in lesser quantities.

These items show the character of the trade; as to the values, the total is certainly upward of $275,000,000 annually. The lake grain trade involves fully $150,000,000 of values and the lumber trade $25,000,000 or more. Of the total lake traffic 636 vessels and 726,928 tons, of $9,926,059 value, represented, in 1898, the foreign shipments of the port, mostly to Canadian lake ports, the bulk of them cereals, and the two chief items corn and rye.



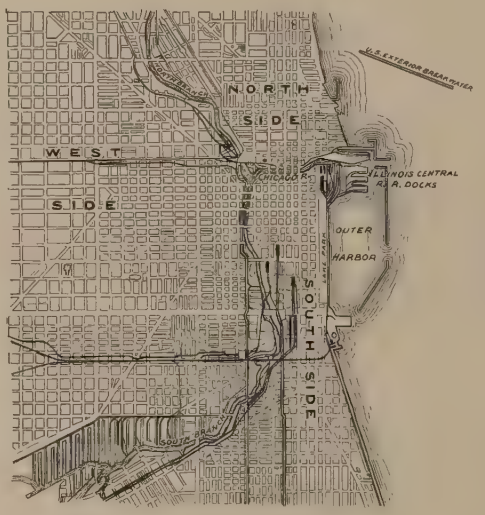
A prodigious business, all this, and conducted in one of the most inconvenient and restricted harbors in the world; but for the matter of that, not unlike the harbors of all the lake ports — the Chicago river, and supplementing it materially, the Calumet, at South Chicago, the extreme southern city verge. In the utilization of which narrow means of traffic the enterprise of the

community is displayed, quite as much as in railroads, manufactures, monumental structures, World's Fairs and other concerns by which the city has won renown.

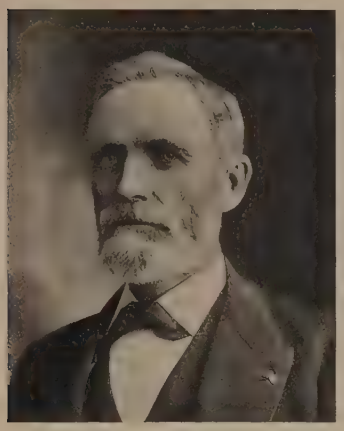
A sea wall along shore on the lake front of the south side of the city, and a breakwater enclosing an area of about five hundred acres of the lake, form the outer harbor, or harbor of refuge, for Chicago shipping. Through this leads the entrance to the inner harbor of the port, Chicago river, a short, narrow and deep stream. It forks out into two main branches not far from the lake (a mile or so) and one of these forks — the South Branch, has a branch again of its own. Altogether these, main channel and branches, with slips opening from them, afford about forty miles' length of docks and landings on either bank. The average width of the river proper is 330 feet; in the branches it is less; the depth averages seventeen feet — a little more, perhaps (as much as twenty may be), near the mouth.

NEW STEEL STEAMSHIP MANITOU.
LAKE MICHIGAN & LAKE SUPERIOR TRANSPORTATION CO.
Making tri-weekly trips between Chicago, Charlevoix, Petoskey, Harbor Springs and Mackinac Island, connecting there with steamers of the same line for Duluth and Lake Superior points, and all steamer lines for the East and Canadian ports.

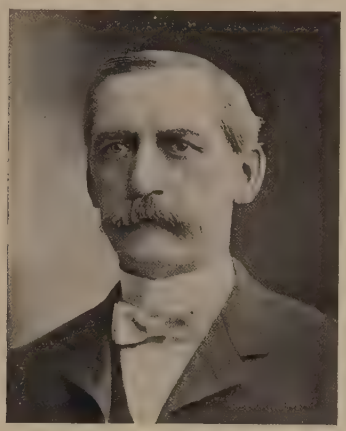
This river was, until lately, unlike most in the fact that it flowed — when it flowed at all — from, instead of to, the lake. It had a barely perceptible current, and that little artificially created by pumping from it into the old Illinois & Michigan canal, a waterway now falling into disuse. This was done to turn the sewage away from the lake front of the city, where it would foul the public water supply. The purpose of the great drainage canal just completed is, primarily, to increase this current to 1⅝ miles an hour, and so carry off the bulk of the sewage of the city; secondly to make a navigable highway to the Mississippi river from the lakes for 21-foot vessels—but this project, one of the great ones of the day, is a project only as yet. The City, State and Federal authorities are



CHICAGO HARBORS.
CHICAGO RIVER AND BRANCHES, THE OUTER MAIN HARBOR AND HARBOR OF THE CALUMET, SOUTH CHICAGO.



THOMAS E. MILLER,
PRESIDENT.



BRICE A. MILLER,
TREASURER.

Of Miller Brothers Dry Dock Company, Proprietors the Three North Branch Dry Docks. Offices, 12 Sherman Street.

all diligently at work in the task of improving the condition of the Chicago river. The United States Engineers in charge of harbor work here are dredging for a depth as great as present obstructions permit, and are straightening bends in the river. The Drainage Board is likewise dredging to make a four-foot fall in the stream from the lake to the new canal, which connects with the south branch of the river in one of the western suburbs, i. e. twenty feet at the lake, twenty-four feet entering the canal. The city, for its part, is replacing the old pier bridges with new lifting or hinged "Jackknife" and bascule sort, to secure an unobstructed passage the full width of the stream. At present the navigable depth is limited by three tunnels under the river, two of which are only sixteen feet below tide. So the fiat has gone forth that the old tunnels and bridges must go.

The disabilities of navigation in the Chicago river have been the making of the new port at South Chicago, where government engineering has made a 20-foot channel 200 feet wide for 1¾ miles inland, with sixteen feet some distance beyond that, or eleven miles of dock front, by dredging the Calumet river and the building of piers into deep water on the lake, thus drawing there the largest class of vessels coming here. Capital has responded promptly to this invitation; real estate has advanced in that vicinity and quite a boom has been engendered. The railroads have made great terminals there, and are making still others; elevators have been put up and others are building; factories have been established and more are projected; the Illinois Steel Works (one of the greatest in the country if not in the world), the big steel ship yard and other notable concerns are spending large sums and drawing thither the industrial class. Already nearly a third of the business of the port concentrates there.

MILLER BROTHERS DRY DOCK COMPANY.
NORTH HALSTED STREET BRIDGE.

Proprietors the Three North Branch Dry Docks, engaged in Shipbuilding and Repairing. Established 1848. Office at Yards; Down-town Office, 12 Sherman Street. Thomas E. Miller, President; Brice A. Miller, Treasurer; Thomas L. Miller, Secretary.

And meager as these channels might seem to salt water ship men, the shore facilities for lake vessels are unsurpassed in any port. Ship and rail meet at the water side, on the Chicago and the Calumet, both. On the Chicago river and its branches are some twenty of the largest grain elevators in the world, not to speak of the numerous coal and lumber docks that line the stream, while the main body of the river is walled in with storage and warehouses, like a street. With the

drainage problem solved, as it now practically is, by the opening of the new canal, the fifty old pier bridges reconstructed, the tunnels lowered or removed, and the outer harbor dredged to correspond, the Chicago river, now confined to vessels of draft equal to its minimum depth, will admit freely the latest class of lake craft, now rising toward 8,000-ton cargo-carriers of twenty feet draft or more. The general Government has spent $1,800,000 on the Chicago river and harbor and $870,000 more on the Calumet, a total of $2,670,000, and is pledged by this expenditure, and by the possibilities of commerce here, to go on until the work is complete. For the Calumet, $700,000 more is required; for Chicago river probably as much more. And in this respect it is a fact, although it may not be generally known, that the tonnage of steam vessels of 1,000 tons and over on the lakes is greater than on both coasts of the country, and that the total tonnage of the American lake marine is nearly half of all there is on the seaboard.

STEAM DREDGE NO. 2, OF THE LYDON & DREWS COMPANY.
South Branch Chicago River. Capacity 5,000 yards per day.
Lydon & Drews Company, Engineers and General Contractors, Established 1889. William A. Lydon, President; Frederick C. Drews, Superintendent; Harry C. Lydon, Secretary. Employing 300 to 500 hands.

The old Illinois & Michigan Canal, Chicago to Joliet, thirty-seven miles, has long served the city as a highway, but is passing rapidly into decadence and disuse. Very likely it will be superseded entirely by the new drainage canal, now that it is completed. This old canal was one of the great enterprises of the 40's. It was completed in 1848, and was once, before the days of railroads in the West, the popular route to St. Louis and the then Far West via the Illinois river.

Formerly two or three hundred boats were busily employed on it; now (report of 1897) there are but sixty, mostly carrying stone. The tonnage on it in 1897 was less than 485,000. Its greatest utility, in fact, to the city, has been as a conduit for sewage, the river being pumped into

DREDGING PLANT, OWNED BY GREEN'S DREDGING COMPANY.
Engaged, 1897, on Government contract for deepening Chicago River, near Thirty-First Street, South Branch.
Contractors for Public Works, Dredging, Dock and Foundation Building, 178 South Water Street. Andrew H. Green, President; H. L. Millerd, Secretary and Treasurer.

E. W. SEYMOUR,
GENERAL MANAGER.

R. F. CHURCH,
GENERAL PASSENGER AGENT.

Northern Michigan Transportation Co., Chicago to Manistee, Charlevoix, Petoskey, Harbor Springs, Mackinaw Island, Cheboygan, and all Northern Michigan points.
Docks and General Offices east end of Michigan Street, Chicago.

it at times so that a flow may set in away from the lake.

The great sanitary ditch just finished promises to be of very considerable service as a highway, and particularly so when the general Government assumes control and makes of it a ship canal connecting the Mississippi and the lakes; but in these days of railroad dominance, it is quite impossible to measure its future advantage for freight purposes. Still it is reasonable to suppose that eventually it must prove an important adjunct to traffic and commerce here.

REGULAR LAKE LINES.

THERE are fourteen lines of steamers frequenting the port, comprising ninety-four steamers in all, with a tonnage of 167,200 aggregate.

Of these fourteen, seven lines, of sixty-five vessels and 149,700 tons, are auxiliaries of railroads, and seven lines of twenty-nine boats and 17,500 tons are in service on Lake Michigan and Lake Superior routes, three of these latter running to near-by ports on Lake Michigan, the other four to the far-famed summer resorts of North-

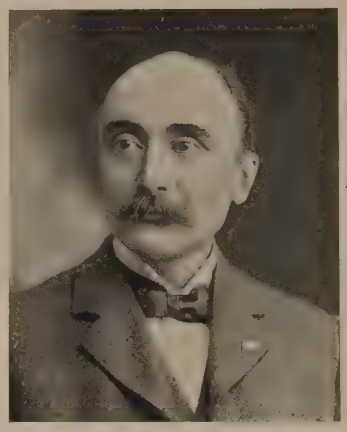
NORTHERN MICHIGAN TRANSPORTATION CO.'S NEW STEEL S. S. "ILLINOIS."
250 feet long, 40 feet beam, 16 feet depth, 1,800 horse-power; one of the finest passenger craft on the lakes.

LADIES' CABIN S. S. "ILLINOIS," NORTHERN MICHIGAN TRANSPORTATION CO.

MAIN SALOON S.S. "ILLINOIS," NORTHERN MICHIGAN TRANSPORTATION CO.

ern Michigan and Wisconsin. The lines controlled by railroads do the great bulk of the traffic of the port. They are freight carriers solely. The other seven are all passenger as well as freight carriers and some of their boats are very handsomely equipped.

The "Anchor Line," of the Erie & Western Transportation Company, is the lake line of the Pennsylvania Railroad. It is operated in two divisions: One of fourteen freight boats, ranging from 2,000 to 3,000 tons, is from Chicago via Milwaukee and through the chain of lakes to Erie on Lake Erie (whence its traffic is carried over the Pennsylvania road to interior and seaport points), and to Buffalo, there connecting with the Erie Canal and rail routes to all points east and south. The other, a passenger and freight line of modern accommodations and equipment, is of three boats traversing the route from Duluth on Lake Superior to Erie and Buffalo, and touching at intermediate ports. Grain and freights of miscellaneous descriptions are carried by these boats; the time from Chicago to Buffalo is about sixty hours. The landing here is at the company's docks and warehouse foot of La Salle street, where there is machinery for handling cargo; also at railroad and private docks. Philadelphia is headquarters of this line. J. C. Evans, No. 1 North Clark street, is the Chicago agent.



W. G. NOURSE,
MANAGER MARINE IRON WORKS, FOOT OF "C" STREET, NORTH SIDE.

MARINE IRON WORKS, INC.
CLYBOURN AND SOUTHPORT AVENUES, FOOT OF "C" STREET, NORTH SIDE.
(Station A. Chicago Cable "Marinework.")
Designers and Builders of complete outfits of Marine Machinery for small and medium size Steam Craft. Incorporated under the laws of Illinois.

The Canada-Atlantic Transit Company, of the Canada-Atlantic Railway, runs a line of five steel boats of 3,400 tons each, between Chicago and Milwaukee and Parry Sound, Ontario, there connecting with the Canada-Atlantic Line, reaching all Canadian and many New England points by rail. This is a freight line exclusively, carrying grain largely and also miscellaneous cargo. Its time is thirty-eight hours each way. It owns the pier at 502 North Water street, with 450 feet of river front. Its headquarters are at Ottawa, Canada. The agent here is G. J.

THE CHICAGO SHIPBUILDING COMPANY'S SHIP YARD AND DRY DOCK.
ONE HUNDRED AND FIRST STREET AND CALUMET RIVER, SOUTH CHICAGO. CITY OFFICE, 1125 ROOKERY.
William L. Brown, President; Walter F. Cobb, Vice-President and Treasurer; W. I. Babcock, Manager; O. R. Sinclair, Secretary and Assistant Treasurer; James Mowatt, Dock Agent.
Steel Shipbuilders and Dry Dock Proprietors. Organized 1890. Builders of the largest vessels now afloat on the lakes. Plant covers twenty-four acres on Calumet Harbor and employs 900 to 1,200 hands.

GEORGE B. CARPENTER.

BENJAMIN CARPENTER.

Of Geo. B. Carpenter & Co., Ship Chandlers and Sail Makers.
202 to 208 South Water Street. Established 1840.

freight, taking about three days for the trip each way. Its landing is at the Canada-Atlantic dock, North Water street.

The Lehigh Valley Transportation Company, an auxiliary of the Lehigh Valley Railroad, has nine large boats, four of steel and five of wood, on the Chicago and Buffalo lake route, touching at Milwaukee. This is a freight line exclusively. The time is seventy-two hours

GEO. B. CARPENTER & CO., FACTORY AND WAREHOUSE,
Indiana and Orleans Streets.

Harris, 6 Sherman street, beside the Board of Trade.

The Fleming Line, the Baltimore & Ohio Railroad's lake service, is operated by the firm of P. H. Fleming & Co., of No. 2 Sherman street, this city, whence the name. It consists of two boats of 1,143 and 1,162 tons respectively, carrying freight solely between this city and Fairport, Ohio, on Lake Erie, stopping at Milwaukee on the way. It carries grain and package

GEO. B. CARPENTER & CO., STORE AND OFFICES,
202-208 South Water Street.
Manufacturers and Jobbers of Twines and Cordage. Ship Chandlers and Sail Makers. Dealers in Cotton Duck and Awning Stripes, and Mill, Railroad and Vessel Supplies.

each way; the merchandise carried is of an assorted character, and heavy freights chiefly. Headquarters of the line New York city, landing 406 North Water street, the Lehigh Valley dock; office 218 Clark street, E. J. Henry, agent.

The Ogdensburg Transit Company is part and parcel of the Central Vermont Line of

lake-and-rail route, Chicago to Ogdensburg, New York, on Lake Ontario, connecting there with railroads from New York, Boston and Portland and New England points generally. This is a freight line solely. There are eight vessels in the line, five of which are of 2,300 tons, the others slightly smaller. All are of wood. They stop at Milwaukee only east-bound, but coming west put into Cleveland, Detroit and Milwaukee. They take from five and a half to six and a half days to make the trip. They have their own dock here at 502 North Water street. J. J. Young is their representative here. Headquarters, St. Albans, Vermont.

The Erie Railroad Company's Union Steamboat Line consists of eight vessels, six of which are steel. They ply between Chicago and Buffalo, stopping at Milwaukee, and form a daily freight line connecting with the Erie Railroad lines at Buffalo for all Eastern points. The boats range from 2,500 to 4,000 tons. They carry no passengers whatever. They land their freights at the company's dock on the river, South Side, between Washington and Randolph streets. Thomas T. Morford is agent here. The headquarters of the line are at Buffalo.

This company also does all the business of the Lackawanna Transportation Company's Steamboat Line under contract. This is the line of the Delaware, Lackawanna & Western Railroad, one of the great coal roads of the country, its boats being withdrawn from service at present.

The Western Transit Company's Line, owned by the New York Central & Hudson River Railroad, is operated in two divisions — one from Chicago to Buffalo, via Milwaukee, and the other from Buffalo to Duluth. There are nineteen boats altogether in this company's fleet, all at one time or another in the Chicago-Buffalo service. They range from 1,500 to 3,200 tons, and one of the company's boats, the Troy, is 5,000 tons, the limit at present on the lakes. This is one of the principal freight lines of the lakes. It carries no passengers. The time made by it, Chicago to Buffalo, is sixty to seventy hours. The landing here is at the company's dock, North Water street. George C. Williams, 346 North Water street, is the local agent. General offices, Buffalo, New York.

The Goodrich Transportation Company's "Goodrich Lines" ply from Chicago and Milwaukee to the eastern shore of Lake Michigan, and northward from Milwaukee to the principal summer resorts of Northern Michigan and Wisconsin. It is an old line, and one of the most important providing passenger service on Lake Michigan. It operates with nine boats, two of steel and the rest wooden (one the famous World's Fair whaleback Christopher Columbus, carrying 4,000, and the new boat Virginia, fine as any on the lakes, for passengers exclusively), the rest carrying both freight and passengers. The freights carried are principally package freights, the passengers largely summer tourists. The east shore lines of this company cross the lake from Chicago to Grand Haven and Muskegon and from Milwaukee to Ludington. From Chicago to Milwaukee and return the trip is made in a day. The Mackinac trip requires about a week. The Goodrich Company is a Chicago corporation. Its landing and office are at its own dock, foot of Michigan avenue. Here the general passenger and general freight agent are quartered and here also is the office of H. W. Thorpe, general manager.

The Lake Michigan and Lake Superior Transportation Company's "Lake Superior Line" is one of the favorite routes of the tourist in the Northwest. Rail rates are made in connection with it, throughout the country. This company has a fleet of five boats. Four of these are in its Lake Superior service, Chicago to Duluth, two for passenger business and two for freight. They range from 900 to 1,300 tons. Another boat, the Manitou, of 3,500 tons, runs between Chicago and Mackinac and the North Michigan resorts. The round trip on the Lake Superior division is made in about twelve days. Stops are made at Milwaukee, Mackinac Island, Sault Ste. Marie, Marquette, Houghton, Hancock and Ashland. The Manitou makes three round trips a week and stops at Charlevoix, Petoskey, Harbor Springs, etc. This line lands here at Rush and North Water streets.

J. WALLACE WAKEM.

GEORGE D. McLAUGHLIN.

OF WAKEM & McLAUGHLIN, WAREHOUSEMEN, CUSTOMHOUSE BROKERS AND FORWARDERS.

This city is headquarters of the company. Joseph Austrian is president and general manager of it; C. F. A. Spencer, secretary and treasurer; Joseph Berolzheim, general passenger agent.

The Northern Michigan Transportation Company and Chicago & Michigan City Lines, formerly known as "Seymour's Lines," are now operated independently. The first named, of three boats, runs from here to all principal east shore ports, and across the lake from Ludington to Sheboygan, Wisconsin. The latter (of two boats) runs to Alaska Beach, a resort at Michigan City, daily, during the season. Both are passenger lines chiefly.

The Northern Michigan Company's boats leave and arrive here three times weekly. They stop at all the popular resorts —Manitowoc, Old Mission, Traverse City, Bay View, Weque-ton-sing, etc. Their northern terminal is Mackinac Island. A new steel boat put on this season (1899) is considered one of the finest running out of Chicago. It has every luxurious appointment, with accommodations for two hundred first class passengers and 1,500 tons of freight, and has a speed of seventeen miles an hour. It cost $250,000.

WAKEM & McLAUGHLIN.
362 ILLINOIS STREET.

Free and Bonded Warehousemen, Customhouse Brokers and Forwarders. Proprietors Importers' Warehouses "A" and "B," 504 to 528 North Water Street; "G" and "H," 544 to 554 North Water Street, and "C," "D" and "E," 362 to 372 Illinois Street, North Side.

These two lines land at the same dock, east end of Michigan street. E. N. Seymour is general manager of the Northern Michigan Line; E. C. Dunbar of the Chicago & Michigan City.

The Graham & Morton Line, Chicago and Milwaukee to St. Joseph and Benton Harbor, "the Twin Cities of the great Michigan Fruit Belt," is a line of three passenger and freight boats (two side-wheelers and a propeller), the latter of 500 and the other two of 1,000 tons each, which make the run across the lake in three to four hours. This line also enjoys a profitable summer tourist traffic and does an extensive fruit trade in the season. Its landing is at 48 River street, foot of Wabash avenue. George P. Cory is general agent here. Headquarters are at Benton Harbor.

The H. W. Williams Transportation Line has three boats running, principally in the fruit trade, but carrying passengers also to and from east shore (Michigan) ports. Chicago and South Haven are its termini. This round trip takes fourteen hours. Boats leave twice daily from O'Connor's Dock, east end of Michigan street. H. W. Williams, of South Haven, is president of this

company; the O'Connor Dock Company, Chicago agents.

The Hurson Transportation Company (G. Hurson, Milwaukee) has two freight and passenger boats of six or seven hundred tons, running to Racine and Milwaukee. Their time to Milwaukee is 7½ hours. They land here at the O'Connor Dock, east end of Michigan street. Charles E. Sellers is local agent of this line.

JOY MORTON.

MARK MORTON.

Of Joy Morton & Co.

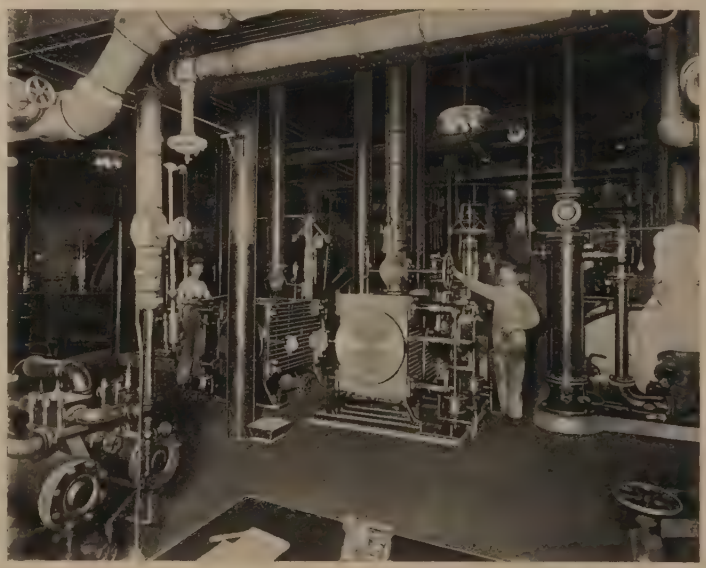
JOY MORTON & CO.,
Pier No. 1, Chicago.

Wholesale Dealers in Salt, Starch, Cereals, Sal Soda and Soda Ash. Agents for Michigan Salt Association, Retsof Mining Company, Avery Rock Salt Mining Company and Argo Manufacturing Company.
Factories: Chicago, Wyandotte, Mich., Hutchinson, Kan., and Nebraska City, Neb.
The office in the picture is a duplicate of the first Town Hall of Boston, designed and built by Thomas Joy in 1657.

The Holland & Chicago Line runs to Holland, Michigan, on the east shore, a distance of about ninety miles, touching at the summer resorts of Ottawa Beach and Macatawa on the way. Its two boats make the trip in eight or nine hours. They carry both passengers and freight. Its dock here is on the river front between State street and Wabash avenue. Charles L. Hopper, No. 1 State street, is the agent here.

Besides these steamer lines and the sailing craft frequenting the port there are several barge lines chiefly in the grain trade. Two principal tug lines, Captain Dunham's and Barry's, and the Hausler & Lutz Company, at South Chicago, furnish towing facilities. Dunham's is also a wrecking concern. He is president of the Lake Carriers' Association, an alderman of the city and a prominent advocate of harbor improvement.

There are three shipyards here. The Chicago Ship Building Company maintains



WESTERN COLD STORAGE CO. ENGINE ROOM, SOUTH SIDE STORAGE HOUSE.

ROCKWELL KING,
PRESIDENT.
Western Cold Storage Company, of Chicago, corner North State and Michigan Streets; and of the King & Andrews Company, Sash Weights, etc., Chicago Heights.

R. M. BIRDSALL,
SECRETARY.
Western Cold Storage Company, North State and Michigan Streets, Chicago.

WESTERN COLD STORAGE COMPANY. OFFICES, NORTH SIDE PLANT.

one of the largest yards on fresh water at South Chicago. It is a builder of steel ships, marine engines, etc., and has facilities for constructing craft up to 500 feet long. The Amazon and Australia schooners, of 6,500 tons capacity, were built by it. Miller Brothers' three docks and shipyards are on the North Branch. They are devoted chiefly to repair work. The Marine Iron Works, also on the North Branch, are builders of yachts, river boats and small craft.

The marine interests of the city also embrace several dredging and wharf-building concerns and a full complement of coal docks, chandleries and supply houses generally.

In the district of Chicago are owned 302 vessels, of 64,761 tons. Of these 58 are propellers, of 33,362 tons total; and 69 are tugs. The sailing vessels number 129, of 26,601 tons. There are 52 yachts in the list, 33 of

WESTERN COLD STORAGE COMPANY'S MICHIGAN STREET PLANT.
WAREHOUSES "A," "B," "C," "D," "E" AND "F," NORTH STATE AND MICHIGAN STREETS, NORTH SIDE.
Capacity, 3,000,000 cubic feet. Embracing two egg warehouses, two cheese and dried-fruit houses, a butter and poultry freezer, and warehouse for California fruit and bonded goods. Office, 39 North State Street.
Largest cold storage and freezing houses in the world. Capacity 5,000 cars. Direct connections with all rail and water lines.

WESTERN COLD STORAGE COMPANY'S SOUTH WATER STREET PLANT.
WAREHOUSES "J," "M," "R," "K" AND "W," ILLINOIS CENTRAL RAILROAD PIER 2, SOUTH SIDE.
Capacity, 2,500,000 cubic feet. Rockwell King, President; Mark Morton, Vice-President; Richard M. Birdsall, Secretary; Joy Morton, Treasurer. Office, 39 North State Street.
Largest cold storage and freezing houses in the world. Capacity 5,000 cars. Direct connections with all rail and water lines.

them sail. The largest steam yacht registers 266 tons, the next largest 111. There were built here, in 1898, six vessels of 6,721 tons aggregate; total value, $425,900. During the close of the season 195 vessels wintered here.

Navigation interests have amazingly developed on the Great Lakes, and at the same time undergone great changes. Competition with railroads, cheap steel ship-building in lake yards, the necessity for rapid, and, along with it, safe service on narrow and crowded waters — all these have forced forward the use of steam power, to the exclusion, almost, of sails. This change in the type of vessels required necessitates new methods of construction, and new classifications for the ship-builder, underwriter and others interested.

The Great Lakes Register, Inc., by which these classifications are made, was established in 1896. It is combined with, and issued in connection with, the Bureau Veritas International Register of Shipping, established 1826. Its classifications are founded on ocean rules, but with such departures (radical in some details) as are required for lake conditions. In its classification department a force of experienced hull and engineer surveyors are engaged. Its officials are: George L. McCurdy, manager; F. D. Herriman, surveyor-general. Its offices are in the Royal Insurance building, Jackson street, opposite the Board of Trade.

Beeson's Marine Directory of the Lakes is also a Chicago institution.

The International Navigation Company (American and Red Star Lines), Cunard, White Star Line, North German Lloyd, Hamburg-American, Allan, Dominion, and other principal Trans-Atlantic steamship lines all maintain both passenger and freight agencies here in the down-town district of the city.

OFFICES OF N. W. HARRIS & COMPANY, BANKERS.
CHICAGO—NEW YORK.
ESTABLISHED 1882.
N. W. HARRIS & CO., MARQUETTE BUILDING, CHICAGO.

CHAPTER VIII.

CHICAGO IN FINANCE. BANKING BUSINESS. INSURANCE. REAL ESTATE, ETC.

NORMAN W. HARRIS,
Of N. W. Harris & Co., Bankers.

THE sinews of trade are furnished Chicago mainly by thirty-nine incorporated banking institutions. Two of these are agencies for foreign banks (the Canadian banks of Montreal and Nova Scotia), nineteen have State charters and the remainder, eighteen in number, doing the greater part of the commercial banking business of the city, are National banks.

The combined capital and surplus of the thirty-seven local institutions were, at last accounts available for this publication (January 1, 1899), $49,555,457. Their loans and discounts aggregated, at this same date, $171,-posits, $301,203,927, and their total re-983,412. These figures likely are very

The bank clearings of the city have $4,676,960,988 in 1893 to $5,517,335,476 balances during the from $430,778,385 to $555,107,048 in the highest.

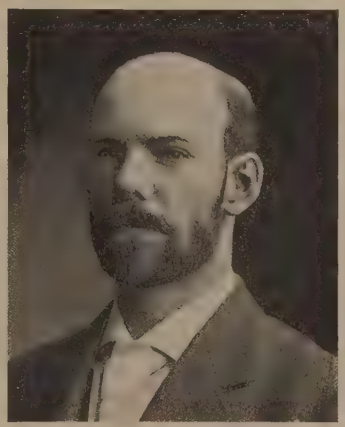
ALBERT G. FARR,
Of N. W. Harris & Co., Bankers.

In the matter of clearings New York of course is first, as it is in banking business generally; but Chicago comes next, with clearings nearly $649,000,000 in excess of Boston in 1898 and nearly $2,250,000,000 more than Philadelphia for the same time.

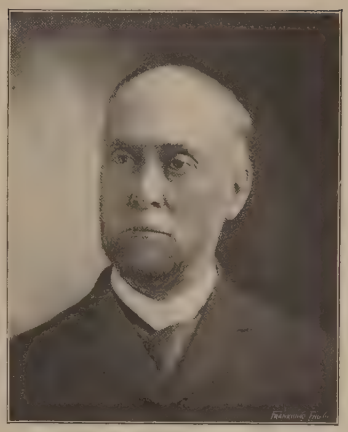
N. WETMORE HALSEY,
Of N. W. Harris & Co., Bankers.

the National banks capital of $18,600,-undivided profits ($30,530,168 total). 858; their deposits, $240,692,349. At

The State showing: Capital, $18,525,289); loans

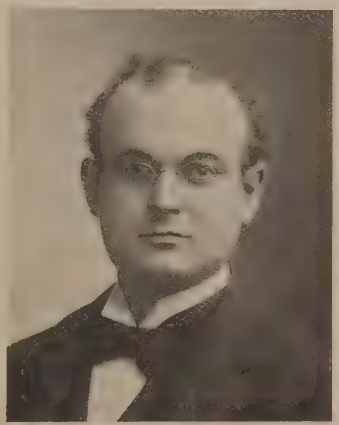


ALBERT W. HARRIS,
Of N. W. Harris & Co., Bankers.



DWIGHT J. HARRIS,
Of N. W. Harris & Co., Bankers.

771,307; their de-sources were $387,-much larger now. ranged of late from in 1898, and the same period ran for the lowest year



ELMER E. BLACK,
Of N. W. Harris & Co., Bankers.

At the time of the statement already referred to, of the city had a 000; surplus and of $11,930,168 Their loans and discounts were $107,487,-$188,686,310, and their total resources present their showing is better still. banks at this same time made the following $10,673,000; surplus, $8,352,289 (total, and discounts, $64,330,192; deposits,

CONTINENTAL NATIONAL BANK BUILDING.
218 La Salle Street, Corner Adams.
John C. Black, President; Isaac N. Perry, Vice-President; George M. Reynolds, Cashier; Ira P. Bowen, Assistant Cashier; Benjamin S. Mayer, Assistant Cashier.

$113,090,690; total resources, $149,249,587. Of specie these banks of Chicago had at the aforementioned time $44,947,270, and over $21,000,000 more of other cash items. They had bonds and stocks to the amount of $29,390,997; the savings deposits held by the State institutions aggregated $35,658,660.

So much for them collectively. Taken singly many of these Chicago banks are of more than ordinary note. The First National Bank of this city, with $52,654,254 of resources, ranks among the great banks of the country, along with the three or four biggest in New York. The Illinois Trust & Savings Bank, with $21,162,122 savings deposits, $31,863,169 of individual deposits, and $61,339,296 of total resources, is likewise one of the foremost of American banks of its class. Of the National banks of the city, four exceed $20,000,000, of total resources;

CONTINENTAL NATIONAL BANK.
La Salle and Adams Streets.
Capital and Surplus, and Undivided Profits, $2,659,688; Loans and Discounts, $20,866,120; Deposits, $23,794,609; Total Resources, $26,499,298. (Statement, February, 1900.)

CHICAGO BRANCH OF THE BANK OF NOVA SCOTIA.
Fort Dearborn Building, Corner of Dearborn and Clark Streets.
Capital of Parent Bank, $1,760,000; Reserve, $2,162,500.
Alex. Robertson, Manager.

PARTIAL VIEW OF BANKING DEPARTMENT, THE NORTHERN TRUST COMPANY.
Rookery Building, La Salle and Adams Streets.
Capital and Surplus, $1,500,000; Resources (February, 1900), $19,285,809. Byron L. Smith, President; F. L. Hankey, Second Vice-President; George F. Orde, Cashier; Arthur Heurtley, Secretary; H. O. Edmonds, Assistant Secretary.

SAMUEL W. ALLERTON.
(Capitalist.)
710 Old Colony Building.

seven exceed $15,000,000 and twelve have over $10,000,000 total. Of the State banks, besides the one just referred to, three exceed $10,000,000 total resources. One of these three has $24,448,086, and another $18,061,466 of total resources.

The following is a statement of the total resources of some of these larger banks of the city, in millions of dollars: 1. Illinois Trust & Savings Bank; 61+; 2. First National, 52½; 3. Continental National, 25+; 4. Merchants' Loan & Trust Company, 24½; 5. Commercial National, 22; 6. Metropolitan National, 20; 7. Northern Trust Company, 18; 8. Merchants' National, 16½; 9. Union National, 16; 10. Chicago National, 11.

FIRST NATIONAL BANK OF CHICAGO.
Capital and Surplus, $5,000,000; Deposits, $47,530,561.

CORN EXCHANGE NATIONAL BANK.
Rookery Building.

Capital, $1,000,000; Surplus and Profits, $1,344,369; Deposits, $10,278,914; Loans, $10,637,140; Total Resources, $12,623,763 (statement February, 1900).

Ernest A. Hamill, President; Charles L. Hutchinson, Vice-President; Frank W. Smith, Cashier; D. A. Moulton, Assistant Cashier.

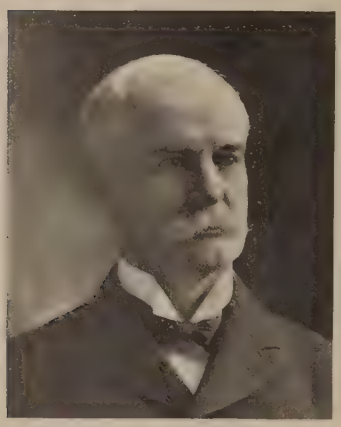
J. C. SHAFFER.
(Capitalist.)
1025 Marquette Building.

CHICAGO BRANCH, BANK OF MONTREAL.
184 La Salle Street.

Capital of Parent House, $12,000,000; Reserve Fund, $6,000,000; Undivided Profits (October 31, 1899), $1,160,000.
Branches in Dominion, 49; United States, 2; Great Britain, 1. J. W. de C. O'Grady, Chicago Manager.

BANKERS' NATIONAL BANK,
MARQUETTE BUILDING.
Capital, $1,000,000; Surplus, $91,000; Deposits, January 1, 1900, $8,600,000; Resources, $10,302,000. Organized, 1892.
E. S. Lacey, President; Jno. C. Craft, Cashier.

The following shows the number entitled to a place in the Honor Roll of banks having $5,000,000 or more as kept by the *American Banker* of New York: 1. First National, 41; 2. Illinois Trust, 40; 3. Continental National, 23; 4. Merchants' Loan & Trust, 20; 5. Metropolitan National, 15; 6. Northern Trust, 15; 7. Commercial National, 15; 8. Union National, 13; 9. Chicago National, 12; 10. Corn Exchange, 10; 11. North-Western National, 8; 12. Republic, 8; 13. American National, 8; 14. Hibernian Banking Association, 6; 15. National Live Stock, 6; 16. Bankers National, 6; 17. American Trust & Savings, 6.



E. S. LACEY,
EX-COMPTROLLER OF U. S. CURRENCY.
PRESIDENT BANKERS' NATIONAL BANK,
CHICAGO, ILL.

The National bank deposits of Chicago in the year 1879 were $34,124,000 — less than those of a single bank of this class today. Those of 1898, over $188,000,000, showed a sixfold increase nearly, in twenty years. The clearings in 1879 were $1,257,756,124. Those of 1898, already cited, show a fivefold increase and more, in the twenty years past. The gain of 1898 over 1897 in fact, was $941,642,136, nearly as much as all the clearings were in 1878.

JAS. H. ECKELS,
PRESIDENT COMMERCIAL NATIONAL BANK OF CHICAGO.
EX-COMPTROLLER CURRENCY OF U. S.

COMMERCIAL NATIONAL BANK,
DEARBORN AND MONROE STREETS.
Organized 1864. Jas. H. Eckels, President; John C. McKean, Vice-President; David Vernon, Second Vice-President; Jos. T. Talbert, Cashier; N. R. Losch, Assistant Cashier. Capital and Surplus, $2,000,000; Deposits January 1, 1900, $17,857,834; Resources same date, $20,165,155.

Thus the banking interests of the city keep pace with its growth in population, traffic and trade.

These figures show the position of Chicago in the world of finance. In the regular increase which they exhibit from year to year they shadow forth a far greater Chicago in the future. For, as in all other lines of business, the city is steadily rising as a financial center. Not many years back its banking business was local; now it exercises control over, or at least centralizes here the monetary business of a vast tributary territory. Cotton, for example, is "moved" in the South now with Chicago money. Time was when all the commerce was accommodated through New York. Many big industrial projects originate or are conducted here because of the facilities the banks of the city afford. The financing of the many prodigious buildings that distinguish the city, nearly all of them bonded enterprises, the stock market,

ORSON SMITH,
PRESIDENT MERCHANTS' LOAN & TRUST CO.,
Cor. Adams and Clark Streets.

NEW BUILDING OF THE MERCHANTS' LOAN & TRUST CO.
ADAMS AND CLARK STS.

JOHN J. MITCHELL,
PRESIDENT ILLINOIS TRUST AND SAVINGS BANK.

THE WESTERN STATE BANK,
MERCHANTS' BUILDING, COR. LA SALLE AND WASHINGTON STREETS.
Organized 1873. Capital, $300,000.
Geo. P. Bay, President; Mark R. Sherman, Vice-Pres.; Lawrence Nelson Cashier; Sam'l O. Olin, Asst. Cashier.

ILLINOIS TRUST & SAVINGS BANK,
JACKSON AND LA SALLE STS.
Capital Stock paid in, $3,000,000; Surplus and profits, $3,555,150; Total deposits, $57,809,000; Resources, $61,359,369.

H. A. HAUGAN,
PRESIDENT.

JOHN R. LINDGREN,
CASHIER.

State Bank of Chicago, La Salle and Washington Streets.

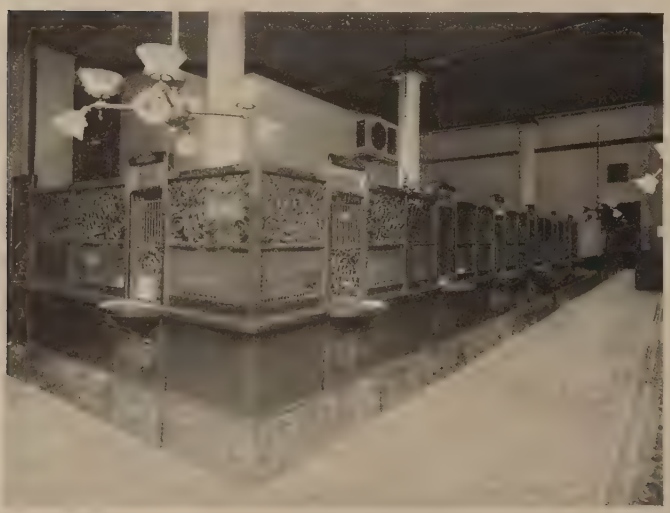
THE PULLMAN LOAN & SAVINGS BANK.
CHICAGO,

Organized 1883. Capital, $200,000; Surplus, $100,000; Deposits, Dec. 1, 1899, $1,335,190. Loans on Real Estate without commission. Savings interest 3 per cent per annum.

the vast shipping business of the city, water and rail, the extraordinary grain, live stock and lumber business done here, the wage accounts for hundreds of thousands of railroad and factory hands, all contribute, along with the demands of the country banks, to make this one of the great American banking centers. The Board of Trade clearings of a term of years for instance, ranged from $56,000,000 to $80,500,000, and the balances from $20,000,000 to $29,000,000, and the live stock trade sustains, on stockyards ground, two stanch banks of $11,000,000 resources between them.

EDWARD F. BRYANT,
CASHIER, THE PULLMAN LOAN & SAVINGS BANK, CHICAGO.

Among the bankers of the city are men of something more than simply local reputation. Two ex-controllers of the United States currency preside over Chicago nationals, Edward S. Lacey of the Bankers National and James H. Eckels of the Commercial National. The present Secretary



STATE BANK OF CHICAGO.
LA SALLE AND WASHINGTON STREETS.

Organized 1891. H. A. Haugan, President; Jno. R. Lindgren, Cashier. Capital, $1,000,000; Surplus, $100,000; Deposits, Jan. 1, 1900, $4,910,580; Resources (same date) $6,055,071.

THE PULLMAN LOAN & SAVINGS BANK.
CHICAGO.

Frank Orren Lowden, President; Edward F. Bryant, Cashier; Directors; Robert T. Lincoln, Stephen F. Gale, Goris Vandersyde, Frank Orren Lowden, John W. Doane, Geo. F. Brown, Arthur Van Vlissingen, E. Howard Rumbold, Edward F. Bryant.

of the United States Treasury, Lyman J. Gage, is a Chicago man, late the head of the First National Bank of the city.

THE LATE J. V. CLARKE,
FOUNDER.

J. V. CLARKE, JR.,
PRESIDENT.

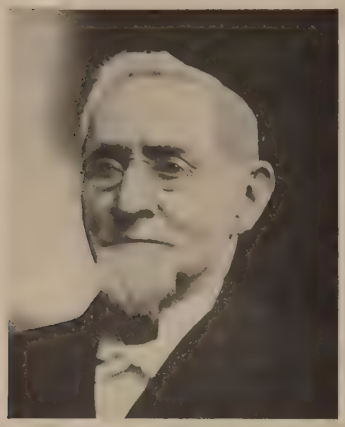
Hibernian Banking Association. Bank of Savings and Deposits. Established, Oct., 1867.
Capital and Surplus, $550,500. Deposits, last statement, $6,000,000.

HIBERNIAN BANKING ASSOCIATION.
ASHLAND BUILDING.
Dearborn and Washington Streets.

Many of the banks here occupy handsome and some really imposing quarters. The First National employs 500 clerks. It has an establishment of spaciousness to correspond. The building of the Illinois Trust & Savings Bank, situated on La Salle street, opposite the Board of Trade, is unique in that quarter of sky-scrapers in the fact that it is of one story only, but none the less impressive externally in its classic simplicity of granite Corinthian colonnade and portico and the massive bronze doors of its main entrance. And inside, with its tall columns and gallery of scagliola and fine marbles and its wainscotings of bronze and rich East Indian woods, it certainly confirms the claim that it is one of the finest and costliest banking rooms in the world. It cost $800,000, this sum not including the ground.

DAVID R. FORGAN,
PRESIDENT UNION NATIONAL BANK.

UNION NATIONAL BANK.
LA SALLE AND ADAMS STREETS.
Organized 1864. Capital, $2,000,000; Surplus, $350,000; Deposits, Jan. 1, 1900, $12,000,000; Resources, $15,000,000. D. R. Forgan, President; Jno. McLaren, Vice-President; August Blum, Cashier; W. O. Hipwell, Ass't Cash'r; C. M. Walworth, Ass't Cash'r.



SOLVA BRINTNALL,
PRESIDENT DROVERS NATIONAL BANK,
UNION STOCK YARDS, CHICAGO.

THE STOCK EXCHANGE.

THE Stock Market of Chicago is an evolution of the last fifteen or eighteen years. But although of so recent a growth it begins to compare favorably with the business of such old-time centers of investment and speculation as Boston and Philadelphia. Indeed, there are those so sanguine as to see in late financial developments here a rivalry with still greater competitors; and to look for the good time coming "when the name of the Chicago Bourse will be as familiar, the world over, as are those now of London, Paris, Berlin and New York."

CLARENCE B. WISNER,
VICE-PRESIDENT WEST PULLMAN STATE BANK, AND TREASURER W. H. SILLS MICA CO., 60-64 MICHIGAN AVENUE, CHICAGO.

PAUL O. STENSLAND,
PRESIDENT MILWAUKEE AVENUE STATE BANK, MILWAUKEE AVENUE AND CARPENTER STREET.

However that may be, the exchange here is certainly in a thriving condition.

The first attempt to establish a Stock Exchange here was made in 1864 when a Gold Board was organized. This was when the national currency was at a great discount and the trade in staple commodities

INTERIOR, DROVERS NATIONAL BANK.
UNION STOCK YARDS, CHICAGO.
Capital, Surplus and Profits, $457,915; Deposits, $3,513,821; Loans, $3,301,055; Resources, $4,011,737. (Statement, Feb., 1900.) Safe Deposit Vaults.

MILWAUKEE AVENUE STATE BANK.
MILWAUKEE AVENUE AND CARPENTER STREET.
Under State Supervision. Paul O. Stensland, President; Frederick H. Herhold, Vice-President; Chas. E. Schlytern, Cashier. Paid-in Capital, $250,000.

STATE BANK OF WEST PULLMAN.
CAPITAL, $25,000. ESTABLISHED 1894. CLARENCE B. WISNER, VICE-PRESIDENT; EDWIN H. CROOK, CASHIER.

JAMES B. WILBUR,
PRESIDENT ROYAL TRUST CO.,
169 Jackson and 230 La Salle Street.

was dependent on the operations of the New York Gold Exchange. It proved a premature experiment. Another exchange, organized in 1869, expired in the smoke of the great fire of 1871. From a third, known as the Mining Board, organized in 1880, blossomed, in 1882, the present body, from whose lists, however, mining stocks were early eliminated.

Its first stages were promising. There were propitious signs in favorable legislation as to railroad stocks; in the growing percentage of loans secured by bonds and stocks, and in the acceptance of the Exchange list and prices by moneyed institutions on collateral. A live market was created by the consolidation of the local gas companies and by the street railroad operations of Yerkes and associates. The increased business on 'Change necessitated several removals of Exchange quarters. By 1890 there were forty brokers regularly on the floor and two daily sessions were held.

JAMES H. GILBERT,
PRESIDENT.

JOHN W. BUEHLER,
VICE-PRESIDENT.

Garden City Banking & Trust Co., 134 Washington Street. Capital and Surplus, Feb., 1900, $597,823; Resources, $2,389,679.

EDWIN A. POTTER,
PRESIDENT AMERICAN TRUST & SAVINGS BANK.
Monroe and La Salle Streets.

About this time came the World's Fair "boom" to inspire all lines of business (this among the rest), with its inrush of population and the impetus given to building operations, transportation concerns, manufactures and trade generally. Now began the syndicating with English capital and the promotion enterprises that, as in Diamond Match, American Strawboard and Western Stone, have all helped

ROYAL TRUST CO.
169 JACKSON STREET.
Capital, $500,000; Surplus, $250,000; Deposits (Dec. 4, 1899), $2,461,003; Total Resources same date, $3,229,147.

AMERICAN TRUST & SAVINGS BANK.
MONROE AND LA SALLE STREETS.
Capital and Surplus, $1,257,517; Deposits, $9,967,076; Resources, $11,224,593. (Statement Feb., 1900.) E. A. Potter, President; James R. Chapman, Cashier.

ISIDOR GARTENLAUB,
OF GARTENLAUB & CO., BANKERS,
145 LA SALLE STREET.

to strengthen this Exchange, and that augur so much in this direction for the future. In 1892 there were 100 brokers on the floor of the Exchange, the shares handled that year numbered 1,175,031 and the transactions in bonds were $11,198,000. About this time, too, the proposition mooted to put up an Exchange building raised the price of seats to $2,000 and eventuated in the construction of the Chicago Stock Exchange building, in which this body now occupies quarters especially prepared for it, that it is to hold rent free for fifteen years—long enough to accumulate funds for a building of its own.

ALFRED H. SELLERS,
PRESIDENT TITLE GUARANTEE & TRUST CO.,
LA SALLE AND WASHINGTON STREETS.

WILLIAM G. HOAG,
CASHIER STATE BANK OF EVANSTON.

Here, as elsewhere, the depression beginning with 1893 was felt more or less severely. There was a falling off in the Exchange's business, but, with the restoration of normal conditions, affairs have livened up. The business of last year (1898) was the best, on the whole, since 1892. The transactions comprised shares to the number of 1,845,313; bonds to the amount of $5,856,000.

Of the characteristic stocks in 1898—those representing

TITLE GUARANTEE AND TRUST COMPANY.
OFFICES: LA SALLE & WASHINGTON STS.

Organized Feb. 2, 1888. Capital and Surplus, $1,700,000; Security Fund deposited with State Auditor, $200,000. A. H. Sellers, President; A. A. Stewart, Vice-President; Addison Millard, Secretary; Edward O. Chase, Treasurer; Frank H. Sellers, Trust Officer. Makes Abstracts of Title, Guarantees Titles, and is authorized by law to act as Executor, Administrator, Guardian, Conservator, Receiver, Assignee, and to transact a general trust business.

The records of Chicago were destroyed in the great fire of 1871; this Company owns the only abstract books showing the titles as contained in said destroyed records, which books are, by act of Legislature, evidence of title.

STATE BANK OF EVANSTON.
CHICAGO AVENUE AND DAVIS STREET.
Organized 1874. Capital, $100,000; Surplus, $40,000. Dr. Robert D. Sheppard, President; Thomas Lord, Vice-President; William G. Hoag, Cashier.

ARTHUR L. KEMPER,
ASSOCIATION BUILDING, 153 LA SALLE STREET.
Commercial Paper.

trades in large amounts — the following were conspicuous: Linseed Oil, American Steel and Wire, Strawboard, American Tin Plate, Diamond Match, Lake Street, the Metropolitan and South Side Elevated Roads, National and New York Biscuit, the North Chicago and West Chicago Street Railways, and Street's Stable Car Line.

S. W. JACOBS,
PRESIDENT THE CHICAGO LOAN & TRUST CO. OF ILL., 140 DEARBORN STREET.

Others that were active but in a smaller way were: Calumet and Chicago Canal, Chicago Brewing and Malting, Milwaukee and Chicago Breweries, Chicago City Railway, Chicago Edison, Chicago Telephone, Glucose Sugar, People's Gas Light, Takamine Ferment and the W. B. & Iron River Railway Stocks.

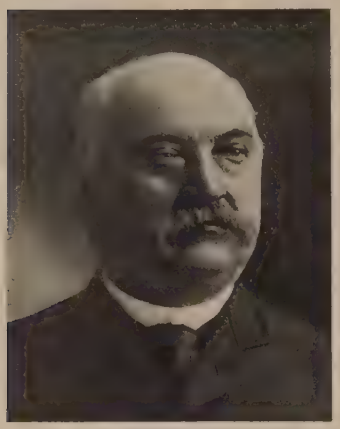
OFFICES CHICAGO LOAN & TRUST CO. OF ILL.
140 DEARBORN STREET.
May'1, 1899, Capital and Surplus, $546.264; Resources, $776,904.
S. W. Jacobs, President; L. N. Cumming, Secretary.

The bond business was largest in the following: Strawboard, Cass Avenue & Fair Grounds, Masonic Temple, Board of Trade, Chicago City Railway, West Chicago Street Railway, Lake Street and the Metropolitan Elevated and the Union Loop, Chicago Dock Company, Chicago Edison Company, Chicago Gas Light, Consolidated Gas, and People's Gas, Chicago Consolidated Brewing and Malting, International Packing Company.

S. GEO. D'ESSAUER,
VICE-PRESIDENT WESTERN SECURITY COMPANY, ROYAL INSURANCE BUILDING, JACKSON AND LA SALLE STREETS.

Many corporate enterprises, it is scarcely necessary to add, have been launched through the medium of this institution. It has a membership at

WESTERN SECURITY COMPANY, ROTUNDA ROYAL INSURANCE BUILDING.
GEO. A. WHITE, PRESIDENT; S. GEO. D'ESSAUER, VICE-PRESIDENT; J. STANLEY GOLDSMITH, CASHIER; E. STRASBURGER, ASS'T CASHIER;
REAL ESTATE DEP'T, J. W. PEEBLES; LAW DEP'T, WM. R. EVERETT.
Investments — Unlisted stocks and bonds a specialty. The Trust Officer of the company acts as Receiver, Assignee, Administrator or Trustee for individuals, firms, estates, syndicates and corporations. All legal business entrusted the company will have the prompt and careful attention of a competent attorney. Tel. 1138 Harrison.



WILLIAM KASPAR,
BANKER.
Of 623 Blue Island Ave.

present of 430. Board of Trade men are numerously identified with it. Its chamber, 60 by 100 feet, with gallery, finished in mahogany and with Mooresque decorations and Siena marble pillars, is one of the handsomest in the country.

INSURANCE: FIRE AND MARINE, CASUALTY AND ACCIDENT, LIFE, ETC.

As might be expected in a city of 2,000,000 people, the value of whose property is upward of $5,000,000,000, and whose annual commerce is more than $2,500,000,000, the insurance business is large—how large, there are figures available, though indirectly, to show, in the record of the State Superintendent of Insurance for 1898. These figures are for the whole State of Illinois; but all or nearly all the State agencies are here, the great bulk of the business done in the State centers here, and it is held, by competent authority, that more than five-sixths of the total for the State should be credited to this city.

WESTERN BANK NOTE CO.,
MADISON STREET AND MICHIGAN AVENUE.
C. C. Cheney, President; C. A. Chapman, Vice-President and Treasurer; C. Heineman, Secretary. Books engraved by this company accepted on the New York Stock Exchange.

OFFICES WESTERN INVESTMENT, LOAN & TRUST CO.,
155 AND 157 WASHINGTON STREET.
Specialty, Loans on Farms and Western Securities. C. E. Bartlett, President.

On this basis, the insurance business of Chicago, measured by the premiums received, fire, marine, accident, life, etc., is, all told, approximately $25,000,000 a year.

The aggregate risks of all branches of the

OFFICE OF A. G. BECKER & CO., INC.,
199 LA SALLE STREET.
Bankers and Brokers. Members Chicago Stock Exchange. Specialty, Commercial Paper.

business in 1898, by the that year, were $2,030,740,-270,000. The risks were rine (not separable) $1,307,-$300,372,953; life, $422,-Five-sixths of this total leaves for Chicago risks about $1,692,285,000. In the State reports only one item con-

ALFRED L. BAKER,
PRESIDENT CHICAGO STOCK EXCHANGE.
Of Alfred L. Baker & Co., Stocks and Bonds. Also members Chicago Board of Trade and New York Stock Exchange.

A. O. SLAUGHTER,
OF A. O. SLAUGHTER & CO., Bankers and Brokers, Chamber of Commerce Building. Ex-Pres't Chicago Stock Exchange.

cerning the city is specifically set down, namely, that of the total fire risks (on a five-sixths estimate, more than $1,000,000,000 in Chicago) the sum of $151,756,826 is the amount in the so-called "congested" district of the city, i. e., the down-town business quarter of wholesale trade, and so forth.

The premiums business State figures to the five-sixths follows: Fire premiums, $10,-838,773; Marine (estimated),

SIDNEY A. KENT.
(Retired.)
189 LA SALLE STREET.
Director Corn Exchange Bank, Member Board of Trade, etc.

A. L. DEWAR,
OF DEWAR & YERKES, 234 LA SALLE STREET.
Bankers and Brokers. Established 1895.
Members Chicago and New York Exchanges.

$600,000; Casualty, etc., $1,359,051; Life, $11,271,690; total, $24,069,690.

The number of concerns sharing in the fire business of the city is, according to Yerkes' Insurance Directory, about as follows:

Fire and Fire and Marine Companies, 213; Casualty, Accident, etc., 57; General agents

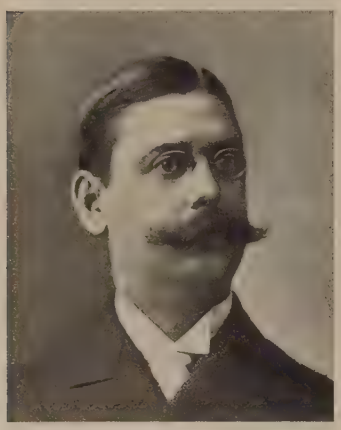
State reports of December 31, 000; the premiums about $27,-divided as follows: Fire and ma-657,528; accident, casualty, etc., 372,953; total, $2,030,939,619.

CHICAGO STOCK EXCHANGE BUILDING.
LA SALLE AND WASHINGTON STREETS.
Containing Quarters of the Stock Exchange of the city and general offices. Built 1893.
Chicago Exchange Building Co., Owners.

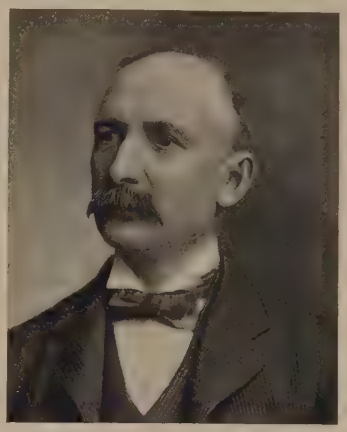
of Chicago in 1898, reduced from proportion already given, was as

CHARLES HENROTIN,
106 LA SALLE STREET.
Stock Broker. Member New York and Chicago Stock Exchanges. Specialty, Investment Bonds and Stocks.
The first President and for three terms President of the Chicago Exchange. Consul General for the Ottoman Empire and Consul for Belgium. Ex-Director World's Columbian Exposition.

representing these (superintendents, managers, etc., included), 139 — that number organized in 112 agencies. Besides these heads, there are 58 adjusters and more than 250 brokers who get a livelihood from the business. The life companies with agencies here number 82, the agents about one hundred, and several hundred solicitors are engaged in this branch of the business. At a conservative estimate fully 1,300 persons are employed in the various branches of the business here.



GRANGER FARWELL,
Of Granger Farwell & Comp'y.
Bankers and Brokers, 226 La Salle Street.



W. F. FURBECK.

R. J. FURBECK.

Of W. F. Furbeck & Co.,
Bankers and Brokers of Chicago and New York, 149-153 Washington Street.

Of the fire business, the great bulk is done by outside companies, the proportion being: By State companies, 9 per cent; by joint stock companies of other States, 57 per cent; by foreign companies, 31 per cent; by mutuals of this and other States, .02 per cent.

There are eighteen Illinois companies reported by the Superintendent of Insurance. The Chicago companies number ten; compared with the total they appear to be minor factors in the business. Five of them are mutuals. The enterprise of the community in the insurance line appears to be directed mainly to the management of agencies. The great fire, it would seem, has been of lasting effect in this regard.

A. C. FROST,
Banker.
Municipal and Railroad Bonds, 108 La Salle Street. Vice-President Chicago & Milwaukee Electric Railway.

MERCHANTS BUILDING,
N. W. Cor. La Salle and Washington Streets.
W. F. Furbeck, of W. F. Furbeck & Co., Bankers and Brokers, Owner.

OFFICES OF W. F. FURBECK & CO.
149-153 Washington St.
Stocks, Bonds, Securities. Investment Bankers and Brokers. Members Chicago Stock Exchange and New York Stock Exchange.

M. M. JAMIESON

R. C. NICKERSON,

H. F. BILLINGS,

OF JAMIESON & CO., BANKERS, 169 LA SALLE STREET.

The local companies, by State reports, are the following:

Joint Stock.—Traders; Western Underwriters Association, Inc. Their business in 1898, cents omitted, was reported as follows:

	Capital.	Surplus.	Premiums.	Risks.
Traders	$500,000	$1,505,194	$164,350	$13,563,823
Western Union Association	200,000	253,249	51,918	4,379,649
Merchants' National	200,000	14,000	.....	2,500,000
	$900,000	$1,772,443	$216,268	$20,443,472

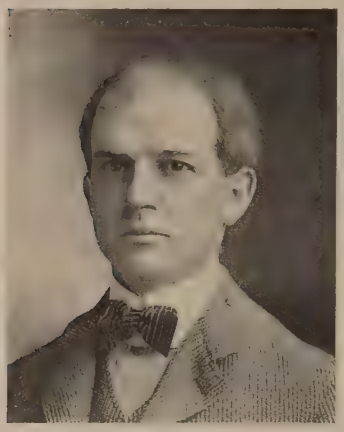
Mutual Companies.—Lumbermen's Mutual; Millers' National; Mill Owners' Mutual Fire; Protection Mutual Fire; Pulaski Mutual Fire, with statements as follows:

	Surplus.	Premiums.	Risks.
Lumbermen's	$47,065	$8,849	$816,700
Millers' National	2,283,646	12,988	952,130
Mill Owners'	248,427	5,931	627,155
Protection	578,571	11,615	1,265,570
Pulaski	60,194	8,083	623,140
	$3,217,903	$47,466	$4,284,695

SIMON W. STRAUS,
OF S. W. STRAUS & CO., MORTGAGE LOANS, ETC., 114 LA SALLE STREET.

OFFICES OF JAMIESON & CO.
169 LA SALLE STREET.
M. M. Jamieson, R. C. Nickerson, H. F. Billings. Bankers and Brokers. Stocks and Bonds. Members Chicago Stock Exchange and New York Stock Exchange.

OFFICES OF S. W. STRAUS & CO.
114 LA SALLE STREET.
Mortgage Loans, Stocks, Bonds and Investment Securities. Bankers and Brokers. Members Chicago Stock Exchange.



NEWELL C. KNIGHT,
OF KNIGHT, DONNELLEY & CO.
Bankers and Brokers, 216 La Salle Street. Members Chicago Stock Exchange, New York Stock Exchange, Chicago Board of Trade.

OFFICES OF KNIGHT, DONNELLEY & CO.
216 LA SALLE STREET.
Bankers and Brokers.

REUBEN H. DONNELLEY,
OF KNIGHT, DONNELLEY & CO.
Bankers and Brokers, 216 La Salle Street. Members Chicago Stock Exchange, New York Stock Exchange, Chicago Board of Trade.

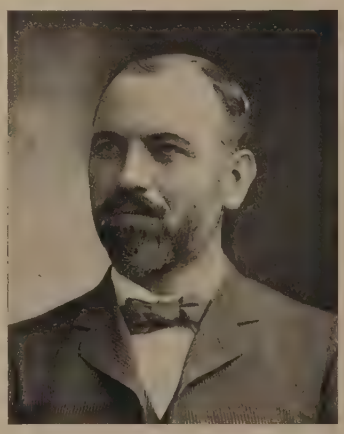
Addition of these totals sums up the business of the Chicago fire organizations thus: Surplus, $4,975,672; Premiums, $46,621; Risks, $24,628,167.

Other companies in the home field not in this report are the American Trust & Insurance Company, operating under an old State charter, the Chicago Insurance Company, lately consolidated with the Insurance Company of the State of Illinois of Rockford, and the Western (plate glass) of Aurora, Illinois. These are all stock companies. The four companies, of Rockford, Illinois, a city of 25,000 population, situated in the northern part of the State, ninety-five miles distant from Chicago, may also be enumerated as practically Chicago concerns.

H. A. WHEELER,
OF H. A. WHEELER & CO.
Stocks, Bonds, Grain, Provisions and Cotton.

OFFICES OF H. A. WHEELER & CO.,
15 ROOKERY.
Stocks, Bonds, Grain, Provisions and Cotton.

Eighty-eight per cent of the fire business done here is in the hands, as we have seen, of outside companies, American and foreign. Following are some figures showing the annual business in premiums of some of the leaders among these. These figures are from the "Investigator Almanac" of Insurance Statistics, 1899, Dr. Bloom-



F. D. RIORDAN,
OF H. A. WHEELER & CO.
Stocks Bonds, Grain, Provisions and Cotton.

WILLIAM A. MASON.
(CHICAGO.)

EDWARD B. LEWIS.
(CHICAGO.)

Of Mason, Lewis & Co., Bankers, Chicago and Boston. Specialty: Municipal, Railroad and Corporation Bonds.

ingston, editor, and are for the year 1898:

Hartford of Hartford, $538,761; New York Underwriters' Agency, $538,761; Phœnix of Brooklyn, $493,432; Fidelity & Casualty, $419,233; German, Freeport, Illinois, $382,927; Rockford, of Rockford, Illinois, $346,871; Insurance Company of North America, Philadelphia, $275,657; Ætna, of Hartford, $317,815; Home, of New York, $334,089; Liverpool & London & Globe, $272,691; Continental, New York, $249,733; Connecticut, of Hartford, $206,678; Fire Association, Philadelphia, $206,391; Royal, of Liverpool, $205,121.

A summary shows further that fifty companies do a business in premiums of $100,000 and upward; fourteen do $200,000 a year and upward; eight do $300,000 or more; four do $400,000 or more, and three $500,000, approximately, or more a year. The Rockford, of Rockford, and German, of Freeport, Illinois, it will be noted, stand high on the list above.

The fire losses of

GEO. A. LEWIS.
(BOSTON.)

Of Mason, Lewis & Co., Bankers, Chicago and Boston. Specialty: Municipal, Railroad and Corporation Bonds.

OFFICES OF MASON, LEWIS & CO.,
MONADNOCK BLOCK.
Bankers. Specialty: Municipal, Railroad and Corporation Bonds.

OFFICE OF JOHN DICKINSON & CO.,
10 PACIFIC AVENUE.
Stocks, Bonds, Grain and Provision Brokers. Members Board of Trade.

JOHN DICKINSON,
OF JOHN DICKINSON & CO.
Stocks, Bonds, Grain and Provision Brokers, 10 Pacific Avenue.

J. J. TOWNSEND,
116 La Salle Street.
Banker and Broker. Member Chicago Stock Exchange and New York Stock Exchange.

a term of years are reported in the City Fire Department records as follows:

In 186 fires, extending over a period of seventeen years, where the loss was $30,000 or more, the property values involved, building and contents, were $63,421,728; the insurance was $39,671,707 on this property, and the total losses $18,762,882, or thirty per cent. The fire loss of 1897 through 5,326 fires, involving values of $98,883,270 and insurance thereon of $55,233,596, was $2,272,990, or two and one-half per cent. The department is generally considered by insurance men an efficient one, but the Underwriters have no voice in its management. They support an auxiliary salvage corps or Fire Patrol of fifty men, organized in six companies, which are located in the business and manufacturing districts of the city.

OFFICE OF J. J. TOWNSEND,
116 La Salle Street.
Banker and Broker. Specialty: Government and Municipal Bonds.

OFFICES OF WM. G. WASMANSDORFF & CO.
104 La Salle Street.
Stock Brokers. Members Chicago Stock Exchange. Specialty: New York and Chicago Securities.

U. G. PETERS,
Of U. G. Peters & Co.
Bankers and Brokers, 106 La Salle Street. Member Chicago Stock Exchange since its organization. Private wire to all leading Exchanges.

WILLIAM G. WASMANSDORFF,
Of Wm. G. Wasmansdorff & Co.
Stock Brokers, 104 La Salle Street.

The local life insurance companies and associations are, all but one (the Iowa Life of Chicago), of the mutual

OFFICE OF CHAPIN & GAYLORD,
Rookery Building.
Stock & Bond Brokers. Members New York Stock Exchange, Chicago Stock Exchange, Chicago Board of Trade.

OFFICE OF THE GEO. D. COOK COMPANY
805 NEW YORK LIFE BUILDING.
Investment Securities. George D. Cook, President; George Shaw Cook, Vice-Pres't; Jas. D. Cook, Secretary and Treas.

JAS. D. COOK
SECTY. AND TREAS.
Of the Geo. D. Cook Company, Investment Securities. 238 La Salle Street.

Prudential, Connecticut Mutual, Mutual Benefit, Ætna, Penn Mutual, Provident, and all the principal life insurance companies of the country are represented here, together with some from the older lands as well.

OFFICE OF RAYMOND PYNCHON & CO.,
ROOKERY BUILDING.
Stocks, Bonds, Grain and Provisions. Members Chicago and New York Stock Exchanges and Chicago Board of Trade.

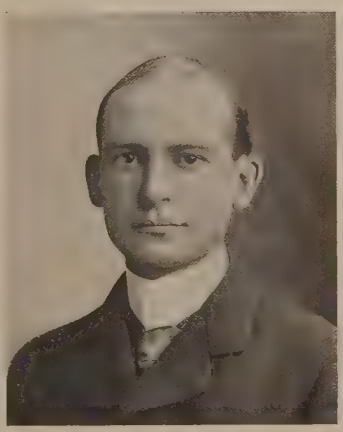
benefit or assessment order. They number twenty-four. The most important are those of the Masonic, Odd Fellows and other fraternal orders. Besides these the Equitable, Mutual Life, New York Life, Metropolitan, Northwestern,

GEO. D. COOK,
PRESIDENT.
Of the Geo. D. Cook Company, Investment Securities. 238 La Salle Street.

OTIS, WILCOX & CO.,
186 LA SALLE STREET (THE TEMPLE).
J. E. Otis, Jr., C. H. Wilcox. Bankers and Brokers. Members New York and Chicago Stock Exchanges. Branch Office, Cleveland, O.

REAL ESTATE AND BUILDING.

THE average annual value of property changing hands here is, by the recorded transfers of real estate, taking the ten years from 1889-1898, about $143,122,000. In 1890 it was $227,500,000, and



GEO. SHAW COOK,
VICE-PRESIDENT.
Of the Geo. D. Cook Company, Investment Securities. 238 La Salle Street.

EDWIN L. LOBDELL,
BANKER AND BROKER.
The Rookery.

in 1891 and 1892 over $190,000,000. These were the booming times of preparation for the great World's Fair. The fluctuations during the ten years range from the maximum just given down to $100,500,000, the total for 1898,

J. F. HARRIS,
No. 1, BOARD OF TRADE BUILDING.
Broker and Commission Merchant. Stocks and Bonds, Grain and Provisions.

OFFICE OF HERBST, HILL & CO.,
112 LA SALLE ST.
Stock Brokers. Members Chicago Stock Exchange.

from which minimum, however, there are signs again of a rise.

The new buildings here annually average $44,000,000; the mortgages and trust deeds of the last three years were $196,500,000—in 1898, $407,580,000 in 1897, and $89,000,000 in 1896; and the value of lands placed under long-

THOMAS DAVIES,
OF THOMAS DAVIES & CO.
Bankers, Stocks and Bonds, 334-338 The Rookery.

BENJ. R. CAHN,
STOCK AND BOND BROKER.
108 La Salle Street, Rooms 201-203.
Member Chicago Stock Exchange and Chicago Board of Trade. Specialty: Stocks Bonds, Grain and Provisions.

term leases during the last nine years is $55,400,000. These figures show the extent of the real estate business in Chicago.

Just at present writing, the market is sluggish. Except in certain favored localities like the Lake Shore Drive and the suburbs, property

OFFICES OF JOHN C. KING & CO.,
ROOKERY BUILDING.
Bankers and Brokers. Members New York Stock Exchange, Chicago Stock Exchange and Chicago Board of Trade.

values have not advanced remarkably. It is in the suburbs, indeed, that the greatest development of today goes on.

The most important of these suburban developments is perhaps that at South Chicago, where along the Calumet river there is a greater depth of water available for lake craft than on the Chicago river. Improvements in the way of an outer harbor and by dredging have been made by the general Government, the lands that were formerly farms or marsh have been covered with factories, elevators and homes. Here the great Illinois Steel Company has its principal plant; here are the Iroquois Iron Company's Works, the Calumet Iron & Steel Company, the Chicago Ship Building Company and other manufacturing concerns of first importance. There are four large grain elevators and several more building, and the great trunk railroads are hastening to secure terminal trackage and waterside rights of way. Development of somewhat similar nature may be seen at Chicago Heights, Blue Island, Pullman, Harvey and other suburbs to the west, southwest and south, its characteristic being the unusual number of factories locating, many very large ones among them, moved from the city proper for convenience, or from other cities, or, some of them, enterprises entirely new. There is growth indeed on all sides.

In the northern suburbs the development is rather of a high-toned residence character, the district along the lake shore from and including Evanston northward to

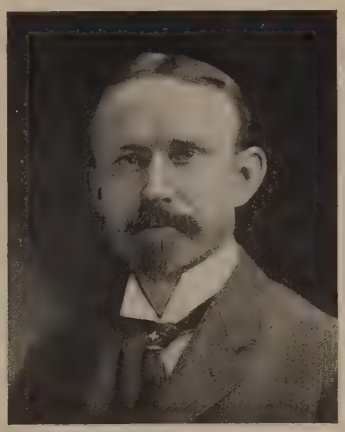
L. D. MILLER,

P. D. RATHBONE,

Of Miller, Rathbone & Co.

Bankers and Brokers, Stocks, Bonds, Grain. Members Chicago Stock Exchange.
121 Chamber of Commerce Building, La Salle and Washington Streets.

A. R. MOULTON,

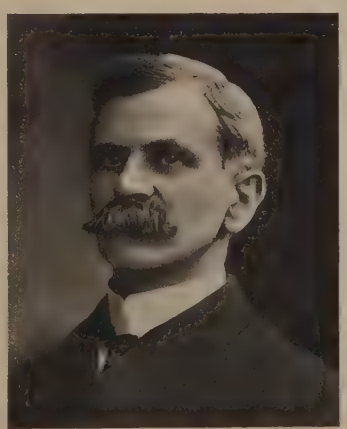


GEO. B. LATHROP,

G. H. ARMSTRONG,

Of Moulton, Lathrop & Co.

Bankers. 144 La Salle Street. Specialty: General Banking Business.



EMIL HART

DAVID L. FRANK,

Of Hart & Frank.

Bankers and Brokers. Specialty: Mortgage Loans and Investments.
128-130 Washington St.

N. BUTLER HAYNES,
Of N. Butler Haynes & Co.
Loans Exclusively. Agents for Foreign and Domestic Trust Funds, 132 La Salle Street.

Winnetka being especially favored in this regard.

Chicago now covers with its suburbs more or less compactly a tract of land stretching along the lake for about twenty-five miles north and south, with a breadth east and west of perhaps ten or twelve miles. The annexation of some of the larger suburbs is mooted; also a consolidation of city and county for tax reform and simpler government. Meanwhile the elevated railroads are furthering the settlement of outskirts and open spaces between the city and larger suburbs, particularly on the South Side.

C. L. BOON,
Of C. L. Boon & Co.
Municipal and Railroad Bonds and Mines, 468-470 Rookery Building.

Business property in Chicago is cheaper than in New York, but higher than in the other large cities. The business quarter is somewhat confined. It is hemmed in by the lake and river on three sides and in part by the very extensive railroad terminals here, on the fourth. Residence property, however, owing to the unlimited territory over which the city may spread, is generally speaking (the choicer parts excepted) held at very reasonable prices. It is very much cheaper than in New York. The larger factory interests, as we have seen, are gravitating toward the suburbs. The chief factors of growth at present appear to be the tendency to make the city at one and the same time a great factory and great financial center.

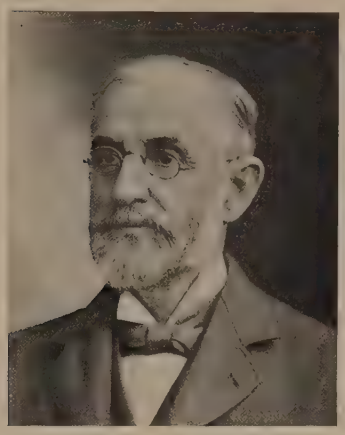
IRA M. COBE,

JOHN W. McKINNON,
Of Cobe & McKinnon,
Investments, 734 Rookery Building.

OFFICE OF C. A. WHYLAND & CO.,
10 Pacific Avenue.
Commission Merchants. Members of the Board of Trade and Stock Exchange.

C. A. WHYLAND,
Of C. A. Whyland & Co.
Commission Merchants, 10 Pacific Avenue.

In the wholesale district of the city, which aligns the river for three or four squares back on the South Side, property is held at $1,000 to $2,000 a front foot, not counting improvements. It is



S. A. KEAN,
INVESTMENT BANKER, 132 LA SALLE STREET.
Municipal Bonds and Other Securities.

pretty much all occupied. The best retail property on State street and cross thoroughfares is valued at $10,000 a front foot, not counting improvements. For choice inside residence sites, the price would be $300 to $500 the front foot; and for the choice suburban, say $100 to $200. Ordinary residence sites, such as are occupied by the working classes, well out or suburban, usually 25 to 125 feet in area, are held at from $600 to $1,500 and upward, a lot.

GENERAL AGENCY LIVERPOOL & LONDON & GLOBE INS. COMPANY.
HOME INSURANCE BUILDING, 205 LA SALLE STREET.
Ezra J. Warner, of Sprague, Warner & Co., Levi Z. Leiter, Capitalist, and A. C. Bartlett, of Hibbard, Spencer, Bartlett & Co., Directors Chicago Branch; William S. Warren, Resident Secretary; Geo. H. Moore and John V. Thomas, Assistant Secretaries, Local Department, 155 La Salle St. U. S. Assets, latest statement, $9,427,328.29. Losses paid in U. S. to date over $78,227,370.

OFFICE OF S. A. KEAN,
132 LA SALLE STREET.
Investment Banker. Municipal Bonds and Other Securities.

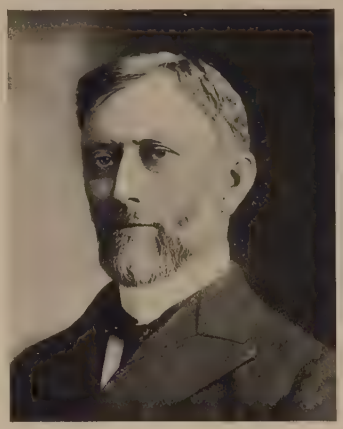
On account of the different depths required, manufacturing sites inside the city limits are usually sold by the square foot. Away from the business center sites of this kind may be got with railroad facilities adjacent as low as 30 to 50 cents a square foot. Down-town prices are the same approximately as for wholesale property.

Rents for business purposes are reasonable. The highest are for choice retail properties on State street. One of the department stores on that street pays $100,000 annually, and another $200,000, the latter for a block frontage. For business purposes leases run for long terms; some as long as 99 years; on residence property the time is usually one to five years.

Office rents vary according to size and

OFFICE OF PEABODY, HOUGHTELING & CO.,
164 DEARBORN STREET.
Francis B. Peabody, James L. Houghteling, William R. Stirling. Real Estate Mortgages. Investment Securities.

location; for an ordinary office in a modern building like the Rookery or Marquette, an average would be $30 a month. Flats are much in vogue for residence purposes; they range from $15 to $20 for a four or five room flat with heat, to $75 or more a month for larger ones. There are many large and handsomely appointed apartment houses, most of the newer ones in the residence district of the South Side. For detached dwellings the prices run about the same or slightly higher than for flats.



GEORGE L. WRENN,
PRESIDENT CHICAGO LIFE UNDERWRITERS' ASSOCIATION, FEB., 1898, TO FEB., 1900.

EVERTS WRENN.

Of George L. Wrenn & Son, 85 Dearborn Street, Chicago General Agency State Mutual Life Assurance Company of Worcester, Mass.

Incorporated 1844. Total premiums (statement of January 1, 1900), $32,642,686.73; paid policy-holders, $18,776,680.23; assets, $16,109,174.77; surplus, $1,590,398.77.

Pays, under the Massachusetts law, cash values of lapsed policies on which two premiums have been paid, or gives paid-up insurance therefor, at the option of the insured.

GEORGE M. LYON,
OF DUCAT & LYON.

General Insurance Agency. Established 1865. Representing the Home of New York; Citizens, New York; National Standard of New York; Assurance Company of America; La Fayette Fire of New York, and Frankfort-American of N. Y.

The city owns the waterworks; also an electric plant for lighting the streets. Illuminating gas is $1 a thousand feet; natural gas, quite largely used for heating and domestic purposes, 59 cents a thousand.

The tax system of the city is complicated and unfavorable to property interests; the methods of street improvement are not of the best; but a new tax plan lately gone into effect promises, with proper administration, to remedy some of the evils, and efforts are being made by the Real Estate Exchange and others interested to revise the whole system of city and county revenue. The truth is, the city has outstripped in its growth the old forms of government, and a vast amount of street, sewer and other public improvements remain yet to be done.

The cost of building here is, if anything, less than in most of the larger cities.

J. W. NYE,
OF DUCAT & LYON.

General Insurance Agency. Established 1865. Representing the Home of New York; Citizens, New York; National Standard of New York; Assurance Company of America; La Fayette Fire of New York, and Frankfort-American of N. Y.

OFFICES PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.,
NINTH FLOOR, HOME INSURANCE BUILDING.

Fire Insurance. Established 1853. Capital, $1,000,000. Eugene Harbeck, Gen. Agent; J. H. Lenehan, Assistant Gen. Agent; Chas. R. Street, 2d Assistant Gen. Agt.

Loans on property are made here usually up to 50 per cent of valuation. The prevailing rate is 4 to 5 per cent, although some large loans have lately been made as low as 3½ and 3¾. There are several building and loan associations, a few of them in flourishing condition, but their operations are not extensive. Building enterprises are mostly promoted by private parties with the aid of trust companies and banks.

C. S. PELLET,
PRESIDENT CHICAGO UNDERWRITERS' ASSOCIATION.

R. N. TRIMINGHAM,
SECRETARY CHICAGO UNDERWRITERS' ASSOCIATION.

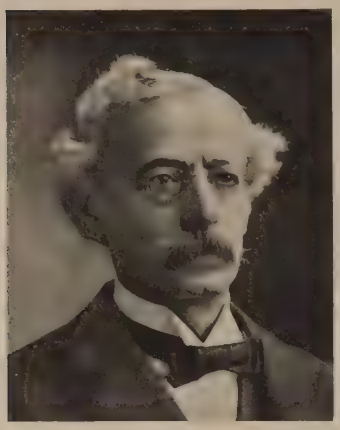
The city grows in all directions, but mainly west and south; the business quarter is gradually breaking over its bounds and proceeding west and south. Land on the outskirts of the city is always in fair demand, either for factories (along the belt lines) or for market gardening and dairy purposes. The lands of Cook county are largely rented in tracts of five to twenty acres for truck farms. Such lands near the city are held at $80 to $1,000 an acre without improvements, according to quality; further out they are held at $80 to $200 an acre. To the south of the city there is considerable swamp, but in other parts the soil is good. Cook county outside the city has an area of about 1,000 square miles.

GEORGE M. FISHER,
MANAGER FOR THE PALATINE INSURANCE CO. OF MANCHESTER, ENG., AND THE SUN INSURANCE CO. OF NEW ORLEANS, LA., 205 LA SALLE STREET.
Member Chicago Underwriters' Association.

Few real estate agents of the city, however, make a specialty of country lands. There is one large local

FRED S. JAMES & CO., GENERAL INSURANCE AGENTS,
174 LA SALLE STREET.
Established 1872.

OFFICES OF FRED S. JAMES & CO.,
174 LA SALLE STREET.
General Agents National Fire Insurance Co., of Hartford, Conn.



ADOLPH LOEB,
OF ADOLPH LOEB & SON.
Insurance, 189 and 191 La Salle Street.
United States Manager North German Fire Ins. Co. of Hamburg, Transatlantic Fire Insurance Co. of Hamburg, and Hamburg Underwriters.

W. A. LOWELL,
SECRETARY WESTERN INSURANCE COMPANY.
140 Dearborn Street.
Fire and Plate Glass.

corporation loaning on such lands.

The largest property owners of the city are L. Z. Leiter, Marshall Field, the McCormicks (of harvester fame) and the Farwells. They are said

W. K. KENLY,
OF W. K. KENLY & CO.
Fire Insurance, 200-202 La Salle Street.
Cook County Manager of Milwaukee Fire Insurance Company, Milwaukee, Wis.

to own ten per cent of the taxed property in the city. The Dunham estate and E. A. Cummings are large owners of country lands here.

The real estate agents of the city number 2,200. The

CARL HUNCKE,
MANAGER CHICAGO BRANCH OFFICE GERMANIA FIRE INSURANCE CO. OF NEW YORK, 230 LA SALLE ST.
Member of the Chicago Underwriters' Association.

W. L. BARNUM,
SECRETARY MILLER'S NATIONAL INSURANCE COMPANY.
205 La Salle Street.

OFFICES WESTERN INSURANCE COMPANY,
140 DEARBORN STREET.
Fire and Plate Glass. Organized 1869. Capital, $1,000,000. S. W. Jacobs, Vice-President; W. A. Lowell, Secretary.

OFFICES MILLER'S NATIONAL INSURANCE COMPANY,
205 LA SALLE STREET.
Admitted Assets (statement of Jan. 1, 1899) $2,518,653. Surplus over all liabilities, $2,283,646. Losses paid since organization, 1876, $2,694,160. Specialty: Insurance of Flour Mills, Grain Elevators and Manufacturing Plants.

Exchange has a membership of 264.

BUILDING AND BETTERMENTS.

CHICAGO, one of the largest and most rapidly growing cities in the world, is naturally an important building center. It enjoys a special measure of distinction, in fact, in the business, through its innovations and enterprises of the grand scale—its skyscrapers involving not only novel and expensive construction plans, but financing also of a high order; and through its big projects of improvement, like the World's Fair of 1893 and its Drainage Canal of the present, along with which have gone on, and still go on, great water and sewer extensions, bridges and viaducts, river and harbor work, parks and boulevards, and all that; and besides a wonderful up-building of suburbs like South Chicago and Chicago Heights and Blue Island, and a dozen more. The greatest development of the city apparent today is, in point of fact, along the belt lines that encircle its limits, where new manufacturing suburbs are springing up all along the line, and where vast sums are being spent for great grain elevators, foundries and factories of all

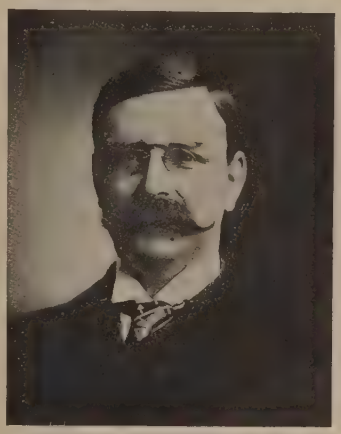
GEO. M. HARVEY,

GEORGE ESSIG,

OF GEO. M. HARVEY & CO., INSURANCE, 187 LA SALLE STREET, CHICAGO.

ROBERT DICKSON,

UNITED STATES MANAGER,



JOHN MARSHALL, JR.,

ASSISTANT MANAGER, WESTERN DEPT.

ROYAL EXCHANGE ASSURANCE OF LONDON.

The Royal Exchange Assurance was incorporated by Royal Charter A. D. 1720. It is an historical Company and its early records are identified with the beginning of fire protection and fire underwriting.

SECOR CUNNINGHAM,

FIRE UNDERWRITER, OF 196 LA SALLE STREET.

Cook County Manager The American Fire Insurance Co. of Philada., and The Farmers Fire Insurance Co. of York, Penna.

R. H. GARRIGUE,

MANAGER WESTERN AND PACIFIC COAST DEPARTMENTS THE MERCHANTS INSURANCE CO. OF NEWARK, N. J.

OFFICES OF GEO. M. HARVEY & CO.,

187 LA SALLE STREET.

Insurance Agents. Representing the Pennsylvania Fire Ins. Co., Philadelphia, Pa.; Liverpool & London & Globe Ins. Co., Eng.; Palatine Ins. Co., England; Mercantile Fire and Marine Ins. Co., Boston; Manchester Fire Assurance Co. of Eng.; Magdeburg Fire Ins. Co., New York, and North British and Mercantile Ins. Co., New York.

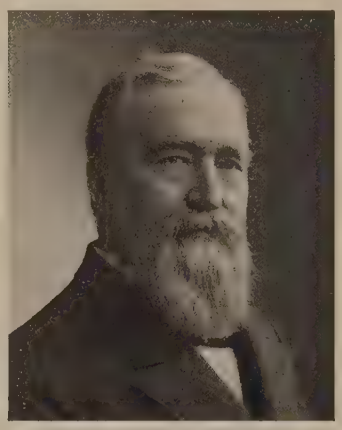
I. S. BLACKWELDER,
315 DEARBORN STREET.
Manager Western Department Niagara Fire Insurance Co. of New York.

sorts, freight yards, etc., the figures for which do not appear at all in the city records.

The official permits show that the average annual cost of betterments to property here in the shape of new buildings and reconstruction is about $35,000,000; but the *Economist*, an authority, figures this amount much below the real value, and makes out $44,000,000 annually, as shown by tables of the last ten years, the proper estimate. In prosperous times this total runs, of course, above this medium; in 1891, for instance (World's Fair time), it was $67,500,000, and the following year, 1892, $79,330,000. The building construction of the three years preparatory to the World's Fair reached the enormous total of $206,000,000. The last two or three years, on the other hand, fell much below the average. The total for 1897 was only $21,750,000, and for 1898 only $21,300,000; but to this might be added several millions more for suburban building improvements; and all the signs now point to a much brisker business in 1899-1900 — greater activity in real estate, growth still everywhere in the outskirts, and every indication that the city has fully emerged from the to-be-expected slump after

JOHN SHEPHERD,
196 LA SALLE STREET.
Manager Cook County Department Citizens Insurance Co. of Missouri, and of The Imperial Insurance Co., Limited.

F. A. BISHOP,
PRESIDENT.

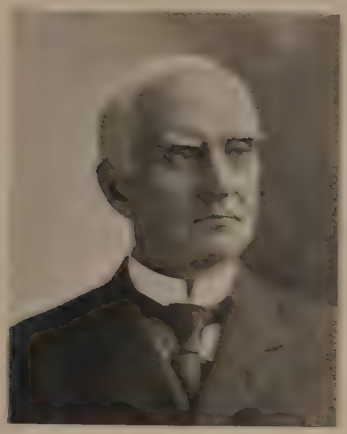


CHAS. L. CURRIER
SECRETARY.
Merchants' National Insurance Co., of Chicago, 205 La Salle Street.

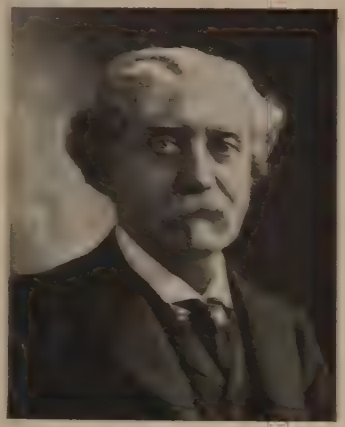
C. M. ROGERS,
OF THE GENERAL INSURANCE AGENCY OF C. M. ROGERS, 183 LA SALLE STREET.
Representing the American Central, St. Louis; Phenix of Brooklyn; New Hampshire Fire, Manchester, N. H., and Hanover Fire of New York.

SAMUEL GANS,
MANAGER WESTERN SALVAGE WRECKING AGENCY, 207 AND 209 MADISON ST.
Salvor of all kinds of merchandise for Fire and Marine underwriters. Originator of this business in the West. From a small beginning in 1885, this institution has grown until it handles and disposes of 2½ millions of values annually.

OFFICE MERCHANTS' NATIONAL INSURANCE CO., OF CHICAGO.
FIRE INSURANCE.
Capital, $200,000; Surplus, $14,000; Assets, $246,191. Insurance in force, $2,500,000.



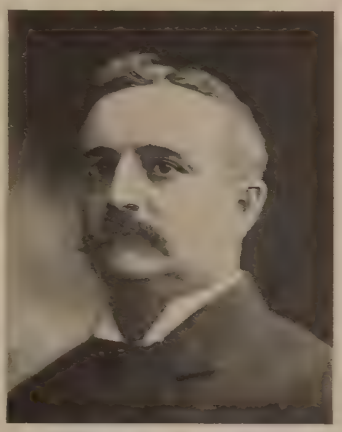
J. H. MOORE.



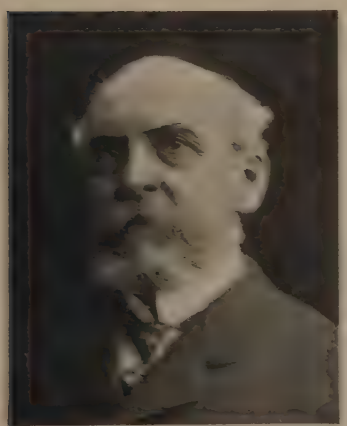
JOHN J. JANES.

C. S. ORR.

OFFICES PENNSYLVANIA FIRE INSURANCE CO.,



CHARLES H. BARRY.



EDWARD M. TEALL.

OFFICES OF THE CONNECTICUT FIRE INSURANCE CO., OF HARTFORD, CONN.

ROOKERY BUILDING.

Incorporated 1865. Insures against Fire, Lightning and Tornadoes. J. J. McDonald, Manager Western Department Chicago. Summary of statement, Jan. 1, 1893: Cash capital $[illegible]; Reserve for Reinsurance, $1,[illegible]; Unpaid losses, $[illegible]; Net surplus, $[illegible]. Total Assets, $6,[illegible].

the Exposition boom of 1890-93.

But the building trade of Chicago is not confined to the city and its vicinity. This is a great center for outside trade. There are, according to the directory, 414 architects and 915 builders established here, the latter number embracing contractors generally. These totals argue no restricted field of enterprise. Many, indeed, of these master builders and architects do business far afield, and some of them everywhere in the country. One firm of architects here is famous as the designer of theaters: a local contracting company makes a specialty of the building of grain elevators in all the centers of that trade, and is the largest concern of its line in the Union; another devotes itself to office buildings, and has built many in other cities as well as here. The material men of the city, dealers and manufacturers — and this is a great center

A. W. KIMBALL,
GENERAL AGENT, NORTHWESTERN MUTUAL LIFE INSURANCE CO., OF MILWAUKEE.
One of the six great Life companies of America, with Assets and surplus of $126,646,728 and insurance in force $497,606,125.

for them—do not depend on the city alone for trade.

There are at present writing, under construction or just recently completed, over $6,500,000 in contracts for buildings valued at $100,000 or more. Among these are four large modern office buildings, one of which is to cost $700,000, numerous wholesale and other large stores and warehouses ranging from $150,000 to $600,000; several grain elevators of large capacity, a $300,000 malt house, a $250,000 convent, several big apartment houses, and so on. But while these are the most notable jobs at present, here, as in other cities the aggregate for dwellings and the smaller structures is the greater fraction of the business. It is not the skyscraper or the altitudinous factory building that contributes most to business property in this line, although a goodly number of these seem to be required here right along. It takes about 10,000 new dwelling houses annually to house the regular increase of the city's population.

Z. L. TIDBALL,
GENERAL MANAGER CHICAGO DISTRICT FIDELITY & DEPOSIT CO., OF MARYLAND.
Bonds of Surety. Resources December, 1899, over $4,500,000.

UNITED STATES CASUALTY COMPANY,
CHARLES H. ELDREDGE, RESIDENT MANAGER, 145 LA SALLE ST., CHICAGO.
Home Office, 141 Broadway, N. Y. James W. Hinkley, President; Perry Belmont, Vice-President; W. F. Moore, Second Vice-President and General Manager; Henry W. Poor, Treasurer; Edson S. Lott, Secretary. Personal Accident Insurance, Liability Insurance (all branches), Steam Boiler and Automatic Sprinkler Insurance and inspection.

IRA J. MASON
MANAGER ÆTNA LIFE INSURANCE COMPANY, HARTFORD, CONN. 225 DEARBORN STREET.

CAPTAIN A. W. MASTERS,
GENERAL MANAGER LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED, OF LONDON, ENGLAND.

The business quarter of Chicago is pretty compactly built up now with structures of monumental proportions. From any point of vantage the grouping of these in the downtown district is inspiring, to say the least. More

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED, OF LONDON, ENGLAND,
HEAD OFFICE FOR THE UNITED STATES, 307-321 DEARBORN STREET.
Captain A. W. Masters, General Manager. Employers Liability, Individual Accident, and General Casualty Insurance. Organized 1869

E. H. CARMACK,
PRESIDENT CHEMICAL BANK BUILDING CO., AND GENERAL AGENT STATE MUTUAL LIFE ASSURANCE OF WORCESTER, MASS., 85 DEARBORN STREET.

than a score of these buildings may be counted that have cost more than a million dollars apiece—some of them two or three millions or more—the Auditorium, the Courthouse, the Board of Trade, the Monadnock Block, the Marquette building, the Columbus Memorial, the Phœnix building, the Fair, Siegel & Cooper's building, and others—and it would seem that the demands of the city in this regard had been pretty well supplied for some time to come. Yet the tendency nevertheless is to replace the older structures with new, and many still well-preserved examples of the era following the fire are giving way before the march of improvement, while others are undergoing reconstruction to meet modern requirements. Another distinguishing feature of the times is the number of great manufacturing plants going up, and buildings designed to accommodate several manufacturing concerns under one roof, and the many great warehouses for cold storage and wholesale purposes lately completed or under way. Large and ornate apartment houses, rivaling hotels in proportions and appointments, are likewise to be seen in the residence districts everywhere, particularly on the South Side, and the number of palatial mansions, the homes of the merchant princes of the city, multiplies every day.

CHEMICAL BANK BUILDING,
85 DEARBORN STREET.
Office Building of the Chemical Bank Building Co., E. H. Carmack, President; W. H. Abrams, Secretary.

GOODWIN, HALL & HENSHAW,
171 LA SALLE STREET, NEW YORK LIFE BUILDING.
Warren F. Goodwin, Henry H. Hall, Wm. W. Henshaw, E. K. Beddall, Fire Underwriters.

GOODWIN, HALL & HENSHAW,
171 LA SALLE STREET, NEW YORK LIFE BUILDING.
Fire Underwriters, representing:
Union Assurance Society of London, founded A. D., 1714; Law Union & Crown Insurance Company of London, founded A. D., 1825; Victoria Fire Insurance Company of New York; Northern Assurance Company of London; State Fire Insurance Company of Liverpool, and Fidelity & Casualty Company (Burglary Department) of New York.

HOWARD P. GRAY,
GENERAL AGENT HANOVER FIRE INSURANCE CO. OF NEW YORK, 10TH FLOOR THE TEMPLE.

These fine residences are situated mostly along Michigan avenue and the boulevards of the South Side, along the Lake Shore Drive to Lincoln Park (an especially notable group here) and in Evanston and the North Shore suburbs. Of these homes of fashion, many of which have cost from $250,000 up, it seems sufficient to say that where there are so many fine ones, it would be invidious to particularize.

A distinguishing feature of all the newer buildings—office blocks, apartment houses, residences and all—is the diversity of styles employed and the tendency to art-ornament in their construction. Many are adorned externally with bronzes and finished internally with mosaics and costly woods. A higher standard appears to have been set of late in iron-work, stone-carving and other mechanical crafts. The cost of building work here does not materially differ on the whole from the expense for the same in other large cities. Materials are plentiful here and cheaper than in most places, but, on the other hand, labor, generally speaking, is higher. All kinds of materials are practically right at hand—lime, stone, lumber, etc. This is the greatest lumber center of the country

THE LATE JOHN NAGHTEN,
FOUNDER OF THE BUSINESS OF JOHN NAGHTEN & CO., INSURANCE, 181 LA SALLE STREET.

WILFRED MASSEY & CO.,
6 SHERMAN ST.
FIRE AND MARINE INSURANCE.
Independent Underwriters of Fire Insurance. Expert advice on Fire protection. Representing Johnson and Higgins, New York. Long Distance Telephone, Harrison 1021.

JOHN NAGHTEN & CO.,
181 LA SALLE STREET.
John Naghten, M. J. Naghten. Insurance Agents; Established 1863. Representing: Svea Assurance Co., of Sweden; Baloise Insurance Co., of Switzerland; North German, of Hamburg; New Hampshire, of Manchester, N. H.; Eastern, of New York; Northern, of New York.

A. L. COE.

AARON B. MEAD.

OF MEAD & COE.
Real Estate and Mortgage Loans, 100 Washington Street.

and Chicago is probably the cheapest place in the world for it. It is a great brickmaking center also. Planing mills are numerous and are largely employed on the finer grades of interior work. On business structures, iron and steel, stone, brick and terra-cotta are the principal materials used for external construction, and great quantities of wood enter into the interior finish of them. For residences, brick and stone are chiefly used. Substantial methods of construction prevail in all classes of work.

MEAD & COE,
100 WASHINGTON STREET.
Aaron B. Mead, Albert L. Coe, Real Estate and Mortgage Loans.

IMPROVEMENTS, PUBLIC AND PRIVATE.

MANY works of improvement of great magnitude are under way or are planned for Chicago. These works are mainly of the following classes:

CHAS. W. GINDELE,
OF THE CHAS. W. GINDELE CO., CONTRACTORS.
Ex-President Chicago Builders' and Traders' Exchange.

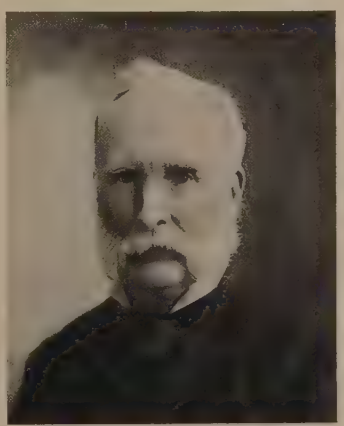
1. City work, as water supply and sewer tunnels involving engineering on an extra important scale.

2. State work, like the drainage or sanitary canal already described herein (page 41), and otherwise referred to.

3. Improvements by the Federal Government, as river and harbor work, such as designing and breakwater making, now mainly going on at South Chicago.

4. Works of quasi-public character, as railroad building and improvements, the most important of which jobs now proceeding are the building of the new North Side Elevated Railroad, which is practically completed, and the track raising by the various steam roads entering the city.

The enterprise of the city corporation has been mainly directed to the construction of enlarged



THE LATE JACOB FORSYTH,
CAPITALIST.
Old Colony Building.

OLIVER O. FORSYTH,
CALUMET LANDS.
Old Colony Building.

water tunnels, several of which, some as high as ten feet diameter and several miles long (in part under the lake and part underground), and of sewers of large capacity designed to facilitate solution of the drainage problems in the hands of the Sanitary Canal Trustees.

The money spent and appropriated for these projects amounts to something in the millions of dollars. There is an illustration herein showing the method employed in driving these tunnels.

The drainage canal, as already described, has been a very great project. It is now completed, except as to some minor details, and it meets the full requirement. Its benefits begin to be appreciated; opposition having practically ceased, the friends of this enterprise, now relieved of the necessity of defending it, are pressing the Government at Washington to make it a ship canal, a work which might easily be done at moderate cost by the enlargement of a few sections.

The city is to be bonded for some $2,500,000 to develop the water power of this canal for the electric street lights.

The river and harbor work here of the general government is now practically at a standstill, pending the settlement of

W. D. KERFOOT,

Prominent Real Estate Agent. Of W. D. Kerfoot & Co., and City Comptroller.

Mr. Kerfoot was the first man to resume business after the great fire of 1871.

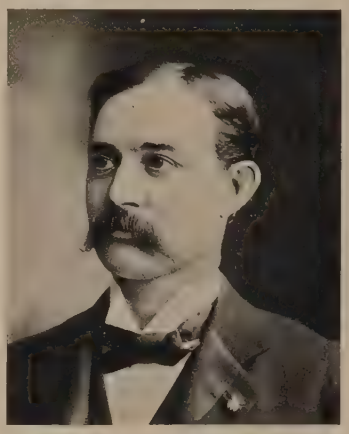
GEORGE BIRKHOFF, JR.,

Of Wm. D. Kerfoot & Co., Real Estate and Loans, and Consul of the Netherlands. (Wm. D. Kerfoot, Geo. Birkhoff, Jr.) 85 Washington St.

JAMES W. HEDENBERG,

Real Estate, 132 La Salle Street.

Late Secretary Chicago Real Estate Board and formerly Director Chicago Public Library. Specialty: Manufacturing Sites, Railroad and Dock Frontage, etc.



S. R. HARRIS,

Of S. R. Harris & Co.

Loans, Real Estate and Insurance. Specialty: Making Loans and Buying and Selling property.

CHARLES A. WIGHTMAN,

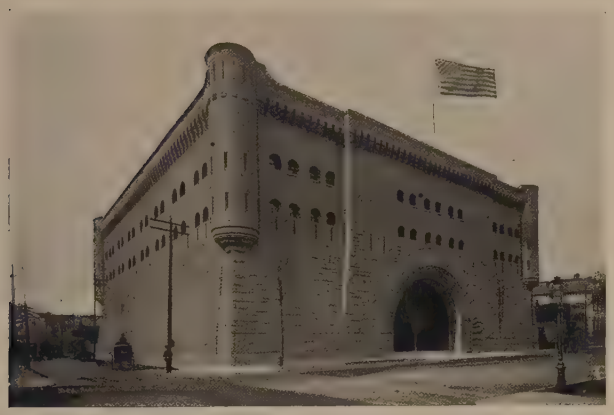
Real Estate, Loans, Renting and Insurance. No. 528 Davis St., Evanston, Ill.

OFFICE OF CHARLES A. WIGHTMAN, EVANSTON.

Secretary of the Evanston Savings and Loan Association.

A time-tried and sound institution for savings, whose funds are invested exclusively in first mortgages on improved real estate on the North Shore.

much-vexed questions of the obstructing bridges and tunnels, etc. The work going on is confined to the improvement making by the drainage trustees intended to correct defects in the channel affecting the current, and so forth. What government work there is going on is all on the Calumet. With respect to the main river, the estimates for rebuilding and constructing new tunnels and bridges are now being prepared. This bridge work will largely be city work involving many millions of dollars' expense; in the case of the tunnels the work will fall likely upon the street railroads using them.



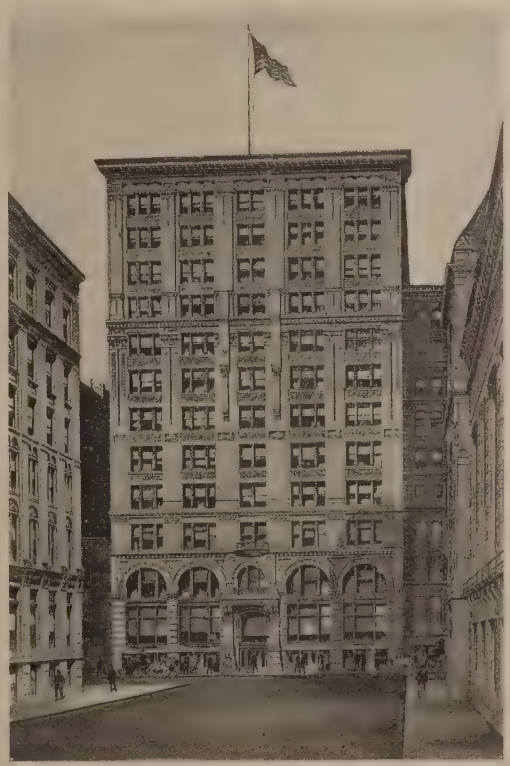
FIRST REGIMENT ARMORY,
MICHIGAN AVENUE.

CHAMBER OF COMMERCE BUILDING,
LA SALLE AND WASHINGTON STREETS.
Albert T. Lay, Sec'y and Treas.

Many millions have been spent by the railroads centering here for track elevations and the elimination of grade crossings, and many millions more must be put out before this work is complete. At present, more than half of the sixteen millions approximately estimated for it under ordinances of the city has been paid. The Rock Island and Lake Shore roads have put out $3,000,000 for these improvements; the Illinois Central $2,000,000, and other lines nearly as much. The completed work comprises a total of forty-five miles of track elevation and the doing away with nearly two hundred and fifty grade crossings.

THE "ROOKERY" OFFICE BUILDING,
LA SALLE AND ADAMS STREETS.

Among the large public structures contemplated is a new passenger station for the Rock Island and associated roads on the site of its present terminals. This will be one



ROYAL INSURANCE BUILDING,
JACKSON STREET, OPPOSITE THE BOARD OF TRADE.
Modern Office Building. Erected 1885 and remodeled 1897 at a total cost of $1,000,000. Geo. H. Taylor, Room 610, Agent.

of the finest and most modern stations in the land. The initial steps have already been taken for this purpose. All in all, the public projected enterprises mooted and entered upon here involve expenditures of more than $25,000,000.

GENERAL OFFICE, BARTLETT, FRAZIER & CO.,
WESTERN UNION BLDG.
Commission Grain, Provisions, Stocks, Bonds and Cotton.

OFFICES OF BARTLETT, FRAZIER & CO.,
WESTERN UNION BUILDING.
Commission Grain, Provisions, Stock, Bonds and Cotton.

BLACKBOARD, BARTLETT, FRAZIER & CO.,
WESTERN UNION BUILDING.
Commission Grain, Provisions, Stocks, Bonds and Cotton.

It is in the execution of these grand projects like the World's Fair and the drainage canal that Chicago always excels. As a community it seems little interested in everyday improvements — street work, and all that, of which much, very much, at its rapid rate of growth, still remains to be done.

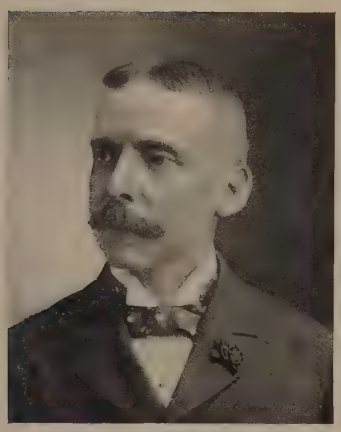
At this writing an agreement has been reached between the city and the Sanitary Trustees, by which the latter body shall take care of the channel in the main river and its south branch (leading to the drainage canal) so as to perfect the navigable facilities of the connection with that work. The city for its part undertakes to lower the tunnels or to see to the lowering of them, and Congress will be appealed to by the Drainage Trustees to make the canal a navigable highway for the shipping of the port between Lake Michigan and the Mississippi and thence to the sea.

CHAPTER IX.

THE STAPLES: GRAIN, FLOUR, SEEDS, PRODUCE, WOOL, ETC.

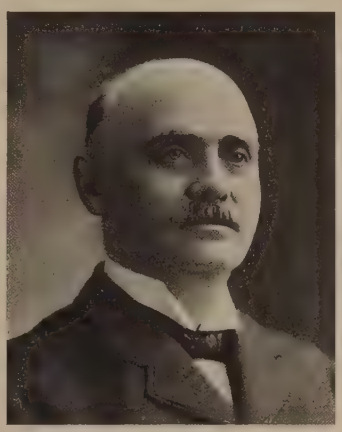
THE GRAIN TRADE, FLOUR, SEEDS, HAY.

IN the grain trade Chicago is supreme. It is the chief grain market of this country, and as such the greatest primary grain market of the world. Its advantages for this trade are many and great. Its position is superior; behind it and surrounding it on all sides is the farming West. In its jointure of lake and rail lines, it has unrivaled transportation facilities. The business is long



W. H. BARTLETT

F. P. FRAZIER,



H. H. PETERS,

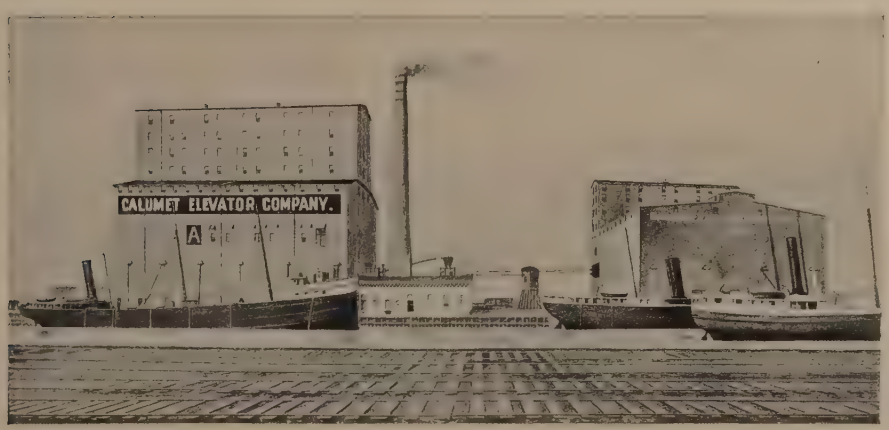
H. E. RYCROFT

OF BARTLETT, FRAZIER & CO., COMMISSION GRAIN, PROVISIONS, STOCKS, BONDS AND COTTON.

A leading House on Change in Chicago and New York. Proprietors Calumet Elevator Co.'s Grain Elevators. Office, Western Union Building.

established here; here are the storage facilities and the banking facilities; and the trade is organized here in one of the most substantial of commercial bodies — the Board of Trade, one of the world's great exchanges.

Very largely Chicago governs in this trade, as to prices and freight rates and methods enforced. The speculative element resorts here and strengthens it; here in fact speculation largely originates and here the great deals are carried on. Here there is in store in the huge granaries lining the rivers, a larger reserve than anywhere else. And here a business is done in grain, flour and the agricultural staples generally in excess of the whole traffic of many good-sized cities of the land.



GRAIN ELEVATORS, SOUTH CHICAGO. CALUMET, A & B, ON CALUMET RIVER,
BARTLETT, FRAZIER & CO., PROPRIETORS.
Accessible to Lake Vessels and all Western Roads and Trunk Lines.

Other centers of the trade have risen as cultivation has proceeded West and Northwest, but none to rivalry with it; all former rivals indeed are now eclipsed and for the most part are only feeders to it. "The quantity of grain and

flour in its grain equivalent received at Chicago during the year 1898," says the Board of Trade report of that year's business, "was more than 5,000,000 bushels in excess of the like receipts at Minneapolis, Duluth, Milwaukee and St. Louis combined." It grows steadily as a market, year in and year out, and the time seems far distant when the grain trade shall not be to this city as it has been in the past and as it is now, one of the great sources of its prosperity; in fact a mainstay.

J. H. WARE,
Of Ware & Leland, Grain and Stocks,
200-210 Rialto Building.

This trade began here about fifty years ago. In 1853 the receipts of grain and flour here (flour reduced to wheat bushels) were about 7,000,000 bushels; in 1898 they were nearly 320,500,000. The shipments in 1852-53 were about 7,000,000 bushels. In 1898 they were 287,404,000 bushels. In 1860 the receipts were about one-sixth of what they are now; in 1870 a fifth and in 1880 about a half. Although prices have varied greatly during these periods the increase both in quantity and total value has been progressive and gives every indication of continuing so to be.

CORRESPONDENCE CLERKS, WARE & LELAND,
208-209 Rialto Building. Grain Commission.

E. F. LELAND,
Of Ware & Leland, Grain and Stocks,
200-210 Rialto Building.

The year 1898 was a "banner" year. The receipts that year of grain of all kinds and flour reduced, were, in exact figures, 320,436,357 bushels; and the shipments were 283,403,904 bushels.

ACCOUNTANTS, WARE & LELAND,
205 Rialto Building. Grain Commission.

PRIVATE OFFICE OF WARE & LELAND,
207 Rialto Building. Commission Merchants.

F. G. LOGAN,
BANKER AND BROKER, 4 BOARD OF TRADE.
MEMBER CHICAGO AND NEW YORK EXCHANGES.

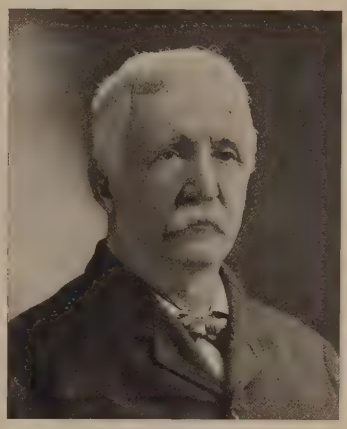
The receipts in total were: Flour, 5,316,195 barrels; wheat, 35,741,556 bushels; corn, 127,426,374 bushels; oats, 110,293,647 bushels; rye, 4,935,308 bushels; barley, 18,116,594 bushels.

These figures do not include over 1,000,000 barrels of flour manufactured here; nor the 11,137,710 bushels of wheat, 18,320,677 bushels of corn, 1,242,564 bushels of oats, 600,000 bushels of rye or 9,000,000 bushels of barley in store here at the time. The shipments of these staples of the trade during this same period (the year 1898)embraced: Flour, 5,032,236 barrels; wheat, 38,094,894 bushels; corn, 130,397,681 bushels; oats, 85,057,636 bushels; rye, 4,453,384 bushels; barley, 6,755,247 bushels.

These totals were exclusive of large quantities in store and afloat in harbor, and of a city consumption, as follows: Flour, 1,323,201 barrels; wheat,

Z. P. BROSSEAU,
OF BROSSEAU & CO.
Grain Commission, 55 and 56 Board of Trade Building.

JOHN L. FYFFE,
OF FYFFE BROS. & CO. (JOHN L. AND WM. J. FYFFE).
Grain Commission, 630 Rialto Building.
Member Chicago Board of Trade.



J. B. LYON,
MEMBER OF THE BOARD OF TRADE SINCE 1857.

JOHN H. DWIGHT,
CAPITALIST, VICE-PRESIDENT STATE BANK OF CHICAGO AND EX-PRESIDENT BOARD OF TRADE.

GENERAL VIEW IN THE OFFICES OF SCHWARTZ, DUPEE & CO.,
NO. 2 BOARD OF TRADE BUILDING.
John Dupee, John W. Conley, I. J. Bloom, Walter Comstock. Stocks, Bonds, Grain, Provisions, Cotton and Coffee. Members Chicago Board of Trade, Chicago Stock Exchange, New York Stock Exchange, New York Cotton Exchange, New York Coffee Exchange.

5,172,628 bushels; corn, 9,467,205 bushels; oats, 25,058,804 bushels; rye, 646,546 bushels; barley, 11,733,494 bushels.

Of receipts the bulk came by rail — only a small fraction by lake; on the other hand the shipments by water were large, the proportion by lake being: Flour, 713,633 barrels; wheat, 26,594,263 bushels; corn, 97,166,944 bushels; oats, 28,019,617 bushels; rye, 3,667,659 bushels; barley, 2,815,043 bushels.

The value of the lake service to Chicago is strikingly illustrated in these figures.

KEITH & CO.'S CHICAGO & ST. LOUIS ELEVATOR AND ANNEX,
So. Halsted St. Bridge,
Capacity, 2,200,000 bushels. Walter W. Keith, Manager, Room 108 Rialto Building.

ELEVATORS OF PEAVEY GRAIN COMPANY,
On the Calumet River in South Chicago.

Capacity, 2,500,000 bushels. F. H. Peavey, President; James F. Peavey, Vice-President; James Pettit, Secretary & Treasurer. Office 69 Board of Trade Bldg.
This Company is identified with the Peavey System of Elevators owned and controlled by Messrs. F. H. Peavey & Co., of Minneapolis, and comprising terminals in Minneapolis, Duluth, Omaha, Council Bluffs, Kansas City and Chicago, as well as several hundred country elevators in Minnesota, the Dakotas, Iowa and Nebraska.

The receipts were largest over Northwestern lines, the Chicago & North-Western leading in the sum total of flour, wheat, corn and oats carried by it, others of note being the Burlington road (first in wheat, with 8,000,000 bushels, and in corn, with 30,000,000 bushels), the Chicago, Milwaukee & St. Paul, and the Rock Island roads. The Illinois Central, with 18,000,000 bushels of corn carried in 1898, is also an extensive factor.

D. E. RICHARDSON,
President The Richardson Co.,
Grain Merchants, 35-38 Board of Trade Building.

CHARLES A. MAIR,
Retired Broker.
Member of the Board of Trade.

The proportion of shipments taken by the Eastern railroad lines was about forty per cent

ARMOUR ELEVATORS "A" AND "B,"
Hooker Street near Eastman, North Branch Chicago River.
Capacity, 2,000,000 bushels.

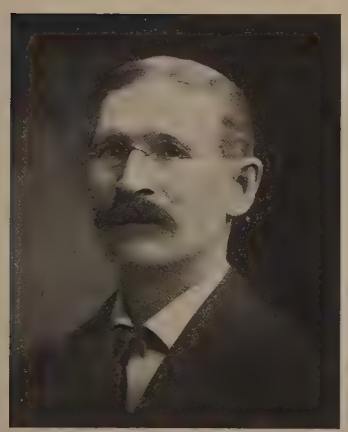
ATLANTIC ELEVATOR, LASIER & HOOPER, PROPRIETORS.
WEED, COR. OF CHERRY AVENUE. (C. M. & ST. P. R'Y AND NORTH BRANCH.)
Other elevators at Elsdon, Ill., and Sarnia, Ont., Grand Trunk R'y System.

(all grain and flour included). The largest carriers of the cereals and their products eastward were the lines of the Vanderbilt system and the two Pennsylvania lines. Of the wheat and corn shipped from here by lake the greater portion went to Buffalo for reshipment, thence via the Erie canal to the seaboard.

The shipments east both by lake and rail are destined in large part for foreign export at the ports of Boston, New York, Philadelphia, Baltimore and Newport News. There are movements also of less importance in the direction of New Orleans and Montreal.

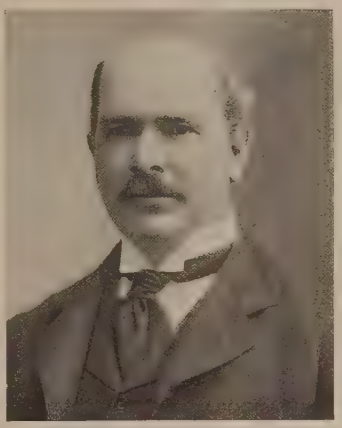
D. S. LASIER,
OF LASIER & HOOPER.
Grain Commission and Elevators.
103 Rialto Building.

The storage capacity of the twenty-three elevators counted as regular at Chicago (under regulations of the Board) is, July, 1899, 28,050,000 bushels. Besides the regular elevators there are a number of private ones. In addition to these there were under construction at South Chicago on that date several others of large capacity. These elevators are all at the water side where ship and rail meet, in advantageous positions for business; all are modern and of great size. Only two are of less than 1,000,000 bushels capacity; one has capacity for 1,300,000 bushels, three 1,500,000 bushels, one 1,800,000 bushels, one 1,850,000 bushels, one 2,000,000 bushels, two 2,500,000 bushels, one group, Bartlett, Frazier's, has



J. K. HOOPER,
OF LASIER & HOOPER.
Grain Commission and Elevators.
103 Rialto Building.

WILLIAM T. CARRINGTON,

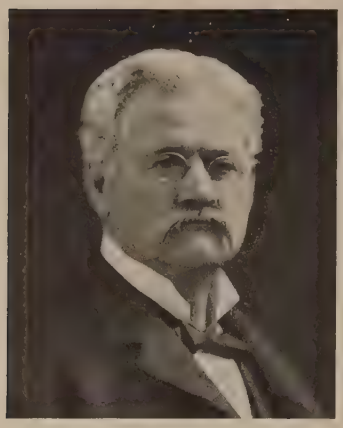


JOHN S. HANNAH,

OF CARRINGTON, HANNAH & CO.

This firm is composed of William T. Carrington, John S. Hannah, Samuel B. Cadow, Geo. M. Patch and Thos. C. Hannah, and succeeded the firm of William P. Harvey & Co., which was established in 1878. They are commission merchants and grain shippers — operating elevators at Chicago, Kankakee, Cairo, East Dubuque and other points in Illinois and Iowa, with offices at No. 6 Sherman St., Chicago.

CENTRAL ELEVATOR CO.'S ELEVATORS "A" AND "B AND ANNEX,"
SITUATED ON ILLINOIS CENTRAL TRACKS AT FOOT OF SOUTH WATER ST.
Joint capacity, 2,500,000 bushels. William T. Carrington, President; John S. Hannah, Vice-President.



H. HIGGINS,
RETIRED.
Engaged in the Grain Elevator Business in Chicago and country for 35 years. Now residing in Los Angeles, Cal.

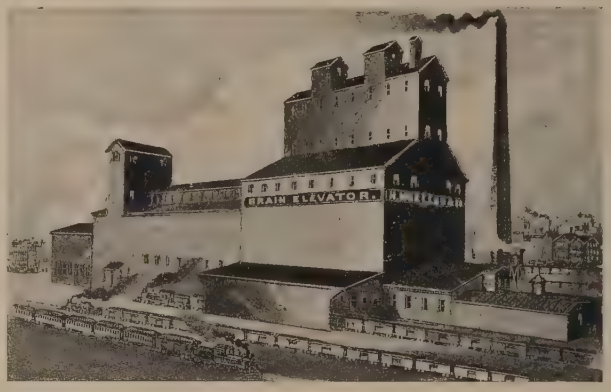
4,500,000 capacity, and another, the Armour elevators A and B and B Annex, is 5,000,000 bushels capacity. One of the feats credited to Chicago capital and contracting enterprise is the building of a 5,000,000 bushel elevator in thirty days. This was during the Harper wheat deal of 1887. The quantity of grain stored in these elevators varies from day to day. At the close of 1898 it was 11,706,912 bushels; the last of 1897, 27,902,857 bushels; same time 1896, 24,868,433 bushels; 1895, 22,920,903 bushels.

W. H. MERRITT,

EUGENE L. MERRITT,

OF W. H. MERRITT & CO., GRAIN COMMISSION AND ELEVATORS, 234 LA SALLE STREET.
Members Board of Trade. Proprietors of the new Merritt Elevator, South Chicago.

HERMANN MUELLER,
OF H. MUELLER & CO., BARLEY AND ELEVATORS.
Member Board of Trade. 2 Sherman Street.



H. MUELLER GRAIN ELEVATORS,
55TH STREET AND P., F. W. & C. R. R.
Capacity, 350,000 bu.

The number of cars of grain and flour inspected in 1898 was 322,914; in 1897, 331,991. The largest week's receipts in 1898 were 10,259,163 bushels, 4,098,340 bushels of which was corn, 3,054,378 bushels oats, and 1,560,734 bushels wheat. During the month of October the receipts were more than 43,000,000 bushels.

The receipts of grass seed, including timothy, millet, clover, etc., during 1898, aggregated 97,040,000 pounds and the shipments were 78,765,000 pounds. This was about an average year. The flax-

NATIONAL ELEVATOR AND DOCK COMPANY,
LINE OF THE ILL. CENTRAL, SANTA FE AND ALTON ROADS,
SOUTH BRANCH CHICAGO RIVER.
Capacity, 1,000,000 bushels. Fireproof. Murry Nelson, President; James B. Wayman, Secretary; 108 Rialto Building.

W. H. MERRITT & CO.'S ELEVATOR,
98TH STREET AND CALUMET RIVER, SOUTH CHICAGO.
Capacity, 700,000 bushels.

seed receipts of 1898 were 5,481,173 bushels, and the shipments 3,366,739 bushels, which is less than the average of recent years.

The receipts of hay in 1898 were 222,633 tons, valued at $2,000,000; the shipments, 10,461 tons. The home requirements are 24,000 cars of hay and 12,000 of straw, nearly the entire quantity received, the demand being almost altogether local.

NEW GRAIN ELEVATOR OF McREYNOLDS & CO.,
106TH STREET AND THE CALUMET RIVER, SOUTH CHICAGO.
On the line of the Chicago Junction and Fort Wayne Roads. Capacity, 1,500,000 Bushels.

FLOUR, LOCAL TRADE AND MANUFACTURES.

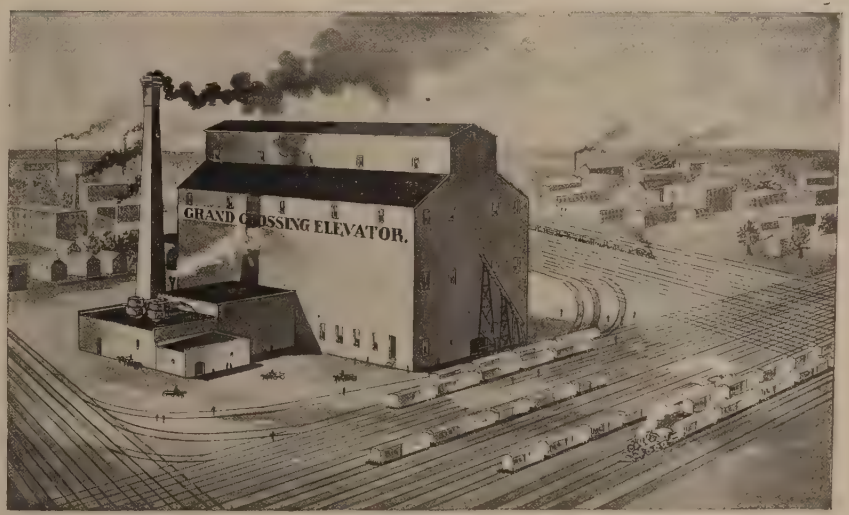
THE flour trade of the city amounted to 6,395,437 barrels in 1898, valued approximately at $25,000,000. Of this total quantity 5,032,236 barrels were shipped from here, 713,633 barrels by lake, the remainder by rail, and 1,037,442 barrels (say $4,500,000 worth) were manufactured here by the three flour mills of the city.

C. L. DOUGHERTY ELEVATOR,
MATTESON, ILL.

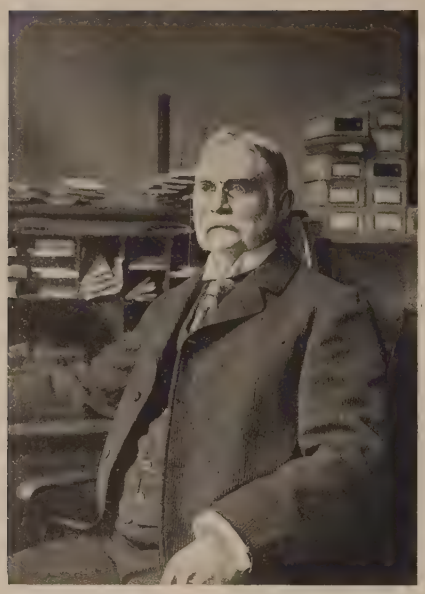
C. L. DOUGHERTY,
ELEVATORS AND GRAIN, 119, 120, 121 TRADERS BUILDING, 10 PACIFIC AVENUE.

Probably a third of the flour made here is marketed in the city. The total city consumption in the year 1898 was 1,323,201 barrels. Of the receipts of flour nearly two-thirds came by two of the northwestern roads; of the shipments by rail

FRANK G. ELY,
SHIPPER OF FANCY CLIPPED OATS.
96 TRADERS BUILDING.



GRAND CROSSING ELEVATOR,
GRAND CROSSING, ILL.
Storage Capacity, 100,000 bushels. Clipping Capacity, 15 cars per day.
Frank G. Ely, 96 Traders Building, Proprietor.



JOHN S. CARPENTER,
PRESIDENT MONTAGUE & CO.,
Grain Commission, 62 Wheeler Building. Members Board of Trade.

four-fifths went over roads to the large Eastern cities, much of it for export direct. The market for the trade here lies to the East. The Southern trade is small.

The daily capacity of the three Chicago mills is about 5,000 barrels. They turned out a nearly equal quantity last year, namely, 312,000 to 375,000 barrels. One of them has produced as much as 720,000 barrels in a year. There is one large mill here run on corn and oats and a new flour mill is an enterprise talked of.

GEO. T. SMITH.

THE PRODUCE BUSINESS.

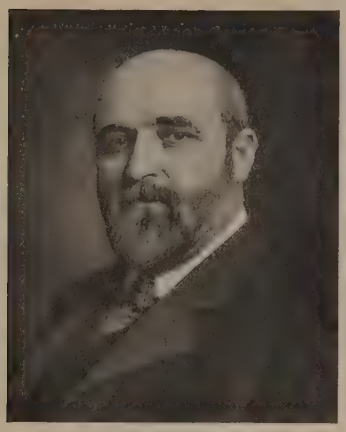
CHICAGO is looked upon by produce men as a market of the very first order. A total annual business of $240,000,000 in this line ranks it apace with, if not ahead of New York.

It has many special advantages for this business, among the rest its own large population of consumers, situated in the midst of one of the most fruitful and at the same time most thickly settled parts of the country, and its superlative transportation facilities, water and rail.

Over two hundred and forty large wholesale houses are engaged in this business along Water street and the adjacent thoroughfares. More than two thousand people are engaged with these. The business is a commission business entirely. The trade is very much specialized, as berries, bananas, oranges, etc—fruits and vegetables being handled in most cases, though not always separately from poultry, fish and

HARRY SCULL,
GRAIN COMMISSION.
Member of the Board of Trade. 237 Rialto Building.

POPE & ECKHARDT CO.,
317-321 WESTERN UNION BUILDING, JACKSON AND CLARK STREETS.
Grain Commission. Members Board of Trade.



WALTER C. HATELY,
OF HATELY BROS.,
Commission Merchants and Exporters of Provisions. (W. C. Hately, John A. Bunnell.) 1117-1120 Royal Ins. Building.

dairy products. A brisk business goes on at all seasons of the year. Southern early vegetables and tropical products, and California fruits, enter very largely into the traffic. Nearby is the famous Michigan fruit district, employing many lake boats in summer, and the productive fruit region of southern Illinois and Missouri across from it. The berry and fruit and melon train is a feature of railroad traffic hereabouts in summer.

The name of Elgin is standard in the dairy products business of the Western country; this district is about thirty-five miles from the city. For the matter of that the whole Northwest is a dairying country of the first class. Produce comes here from all over the land, in fact — eggs from as far as the Rockies, pineapples from Florida, oysters and fish from the Atlantic seashore and Gulf — and shipments are made, on the other hand, to

HATELY BROS., PRIVATE OFFICE,
1117 ROYAL INSURANCE BUILDING.

HATELY BROS., GENERAL OFFICES,
1117-1120 ROYAL INS. BUILDING.

Walter C. Hately, John A. Bunnell. Commission Merchants and Exporters of Provisions. Members of the Board of Trade.

OFFICES OF O. A. THORP & CO.,
218 LA SALLE ST.
Exporters of Provisions, Flour and Grain, Importers of Fish. Established 1880.

the most remote parts, butter and poultry to the Gulf, fruits to Montreal, and so on.

Some South Water street firms sell altogether "on the street." That is to say, they do no shipping themselves. But there is a very large business in the shipping line, too, by houses known as "shippers" in the trade, who buy on the street and ship, for instance, to Montreal, Quebec, Toronto, Kingston and the larger Canadian points, and also throughout this country east, west, north and south. There are six or seven houses that do a stupendous trade; one is of special note for the magnitude of its transactions in the California fruit trade which centers here, through this and other concerns, for the whole

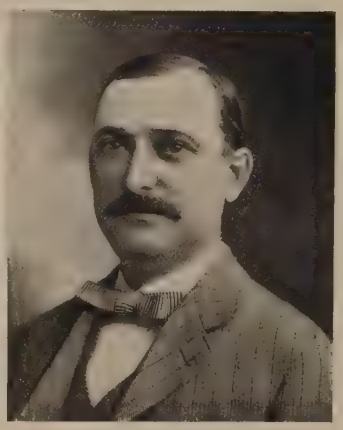
HENRY HEMMELGARN,

PHILIP H. SCHIFFLIN,

Of H. Hemmelgarn & Co.,

Members of the Board of Trade. Commission Merchants. Grain, Seeds and Provisions. 317 to 319 Rialto Building, next to Board of Trade.

THE LATE E. SECKEL,
(Founder.)



FRANK G. BADGER,
Treas.

ALBERT SECKEL,
Prest.

Of E. Seckel & Co., Grain Commission. Traders Building. Members Chicago Board of Trade.

interior of the continent from Kansas City to Buffalo and from St. Paul to Memphis. In the winter many houses that deal in the home-grown stuff of the city's surroundings devote themselves to the car lot trade in produce from parts of the country far afield.

RICHARD GAMBRILL,
General Manager, Smith-Gambrill Co.,
Grain Receivers and Exporters. Baltimore and Chicago.

J. HUME SMITH,
President, Smith-Gambrill Co.,
Grain Receivers and Exporters. Baltimore and Chicago.

DAIRY PRODUCTS.

In the matter of dairy products — butter and cheese and eggs and poultry — Chicago is not perhaps as large a market as New York city, but beyond all question it is the second city in these particulars, and in the matter of storage of butter, eggs and

W. C. COMSTOCK,
MEMBER BOARD OF TRADE.

shipments of produce of this class in 1898 were as follows: Butter receipts, 6,363,180 packages of 60 pounds each; value at 18¾ cents average per pound, $38,133,537. Shipments, 203,432,199 pounds.

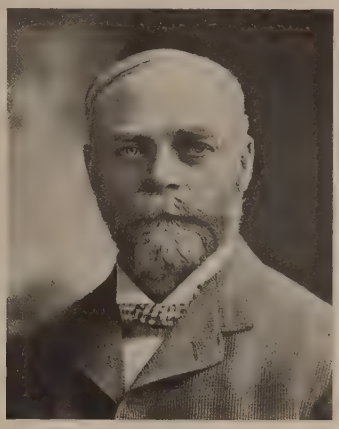
Cheese receipts, 89,880,966 pounds; value at 8 cents average a pound, $7,190,479. Shipments, 44,948,166 pounds.

Egg receipts, 2,147,950 cases of 30 dozen to the case; value at 14 cents a dozen average, $9,020,390. Shipments, 1,223,356 cases.

Poultry receipts, 27,393,136 pounds; value at 7 cents average

cheese, it is the first. Poultry also is stored here to a greater extent than in any other city of the country. The receipts and

ERICH GERSTENBERG,
OF GERSTENBERG & CO. (E. AND A. GERSTENBERG.)
Commission Merchants handling Grain, Seeds and Provisions. 34 and 35 Traders Building. Established 1865. Members Board of Trade.



J. M. JENKS,
VICE-PRESIDENT NYE & JENKS GRAIN CO.

HERMANN PETERSEN,
OF PETERSEN BROS. & CO.
Exporters of Flour and Grain. 89 Board Trade.

AUGUSTUS J. WHITE,
OF A. J. WHITE & CO.
Grain Commission. No. 11 Bd. of Trade Court. Members Board of Trade.

GEORGE G. PARKER,
COMMISSION MERCHANT. 91 BOARD OF TRADE.

THE LATE D. W. IRWIN,
FOUNDER OF THE FIRM OF IRWIN, GREEN & CO.
Grain Commission. 130 Rialto Building. Members Chicago Board of Trade.

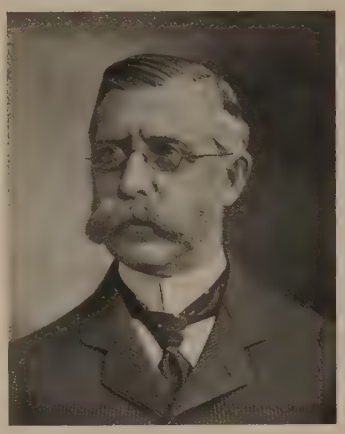
EDWARD A. LORD,
OF EDWARD A. LORD & SON.
Grain Commission. 636 Rialto Building. Members Board of Trade.

A. LEASK,
GRAIN COMMISSION.
No. 1 Board of Trade.

a pound, $2,081,678. Shipments, 18,140,449 pounds.

Total value, butter, cheese, eggs and poultry receipts (whole-

CHAS. HEAD SMITH,
4 BOARD OF TRADE.



GEO. H. MARTIN,
GRAIN MERCHANT.
Member of the Board of Trade. 705 Rialto Building.

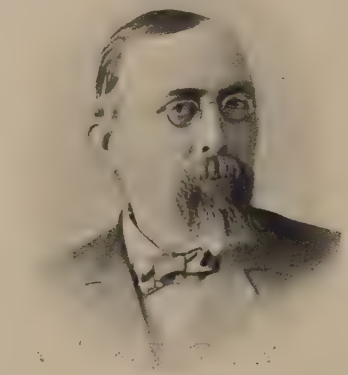
sale), $56,426,082. This comes from all over the West, but principally from Illinois. The sales territory for these

M. E. COOKE,
GRAIN COMMISSION.
Member Board of Trade, 85 and 86 Board of Trade Bldg.

products comprises the Middle West, the East and South, and embraces the cities of Buffalo, Syracuse, Pittsburg, Cincinnati,

ARTHUR R. JONES,
OF ARTHUR R. JONES & CO.,
Grain, Stocks and Bonds. 27 and 28 Rialto Building. Member Board of Trade.

Indianapolis, Louisville, Memphis, New Orleans, etc. The houses of note in this line are numerous.



A. F. WEINBERGER,
COMMISSION, HAY AND GRAIN,
Room 1, 120 Quincy Street. Member Board of Trade since 1869.

FISH TRADE.

LARGE quantities of fresh lake fish, oysters and sea fish are also handled here, together with game from Canada, the Far West and Northwest.

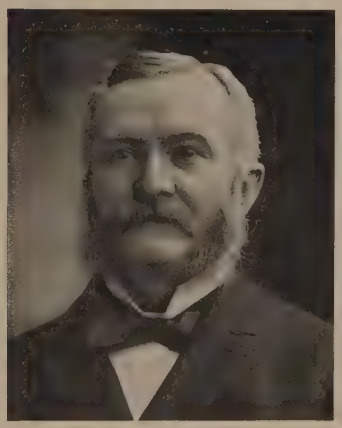
About 30,000,000 pounds of fresh water fish are handled here a year. Besides this there is a market for nearly all the favorite varieties of salt water fish to the extent of about 6,000,000 pounds of them, mainly salmon, cod and halibut, but also including

BEN B. BRYAN,
OF F. G. LOGAN & CO.,
Grain Commission. 4 Board of Trade.

A. W. PATTERSON,
GRAIN COMMISSION.
311 Medinah Temple, Jackson Boulevard and Fifth Avenue. Member Board of Trade.

FRANK T. BLISS,
COMMISSION GRAIN AND PROVISIONS.
315 Rialto Building. Member Chicago Board of Trade.

price of 10 cents a pound the 000 a year. There are about 28



W. R. MUMFORD,
OF W. R. MUMFORD & CO.
Grain Commission, Feed and Hay. 528-532 Rialto Building. Member Board of Trade.

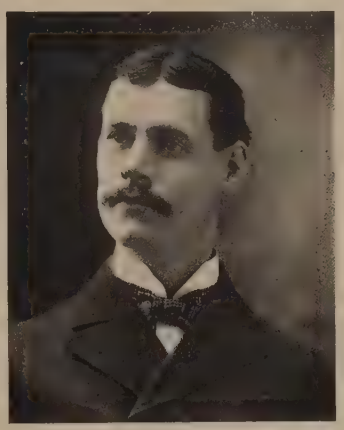
Oysters are also largely con- $1,300,000 worth of them were

ALONZO J. CUTLER,
COMMISSION GRAIN & PROVISIONS.
Rialto Building. Member Chicago Board of Trade.

bluefish and shad from the Eastern seacoast, and Spanish mackerel and red snapper from the Gulf. At the average market

J. H. PANK,
PRESIDENT WESTERN MALTING & ELEVATOR CO., AND SECRETARY U. S. MALTSTERS ASSOCIATION.
161-62 Commerce Bldg., Sherman St.

of these one is far and away in the lead. In point of consumption Chicago ranks among the leading markets of the country.

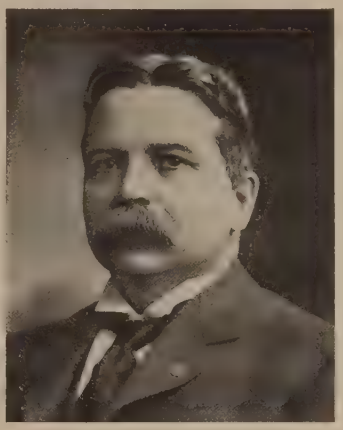


W. J. GIBSON,
OF W. J. GIBSON & CO.
Commission Merchants & Exporters. 523 Rialto Building. Member Board of Trade. Specialties: Greases, Tallows, Stearines, Provisions, Feed Stuffs, Bones, Fertilizing Materials, Packing House Products generally.

of shell oysters and 362 carloads of "shucked." The shell oysters nearly all come from New York and are mainly "Blue Points" and "Rockaways."

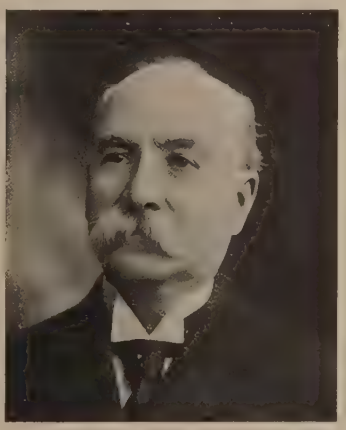
CARL C. MOELLER,
OF C. C. MOELLER & CO.
Grain Commission. 234 La Salle Street. Member Board of Trade.

fish trade aggregates $3,600,- wholesale fish dealers here, but

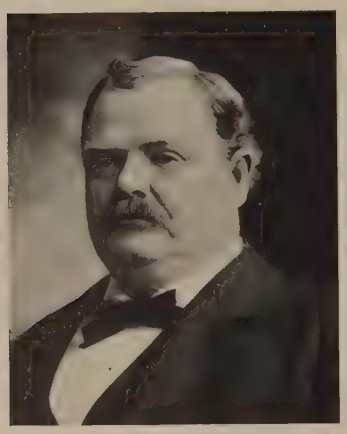


H. H. CARR,
OF H. H. CARR & CO.
Grain Commission. Board of Trade.

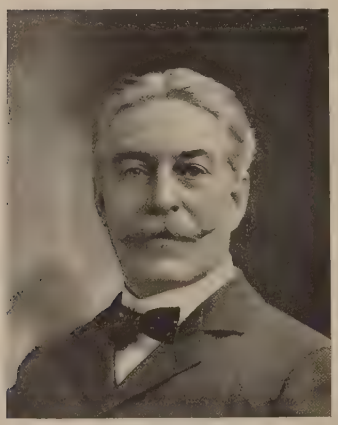
sumed here. Last year about dealt in, in detail 125 carloads



HENRY RANG,
OF HENRY RANG & SONS.
Established 1860. Members of the Board of Trade. Grain Commission, Barley a Specialty. 620 Home Insurance Building.



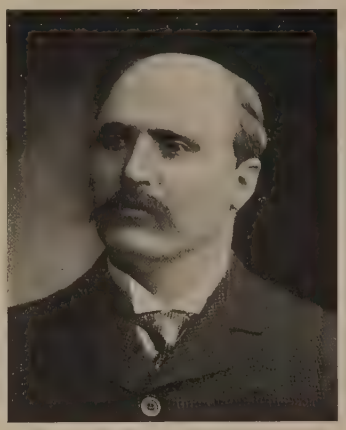
H. T. GUBBINS,
Official Grain Sampler Board of Trade.
545 Rialto Building, Van Buren Street.



H. R. WHITESIDE,
Grain Inspector Board of Trade.
502 Rialto Building, 145 Van Buren Street.

The grand total for fish and oysters is about $4,900,000 a year. Not all this, however, is consumed here. An authority in the business estimates the Chicago city business at one quarter of the whole. The rest goes to supply the Western and Northwestern tributaries of the city.

E. J. NOBLE,
Chief Grain Inspector of the State of Illinois.
Offices, 218 La Salle Street.



ROBERT P. KETTLES,
Of Kettles & Ware.
Grain Samplers and Inspectors, 44 and 46 Traders Building. Members Board of Trade.

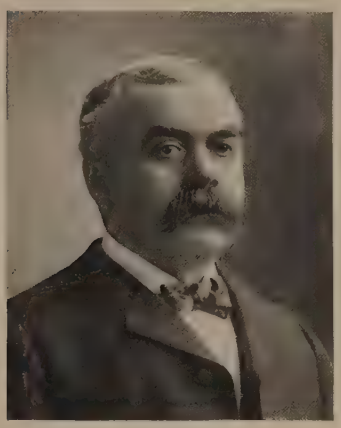
NURSERY BUSINESS.

The development of the flower, seed and nursery trades in this city during the past quarter of a century has been remarkable. Fifteen years ago the greater part of the flowers and plants used in this city were received from such points as New York, Philadelphia and Boston. At present, however, much of the best stock of this character is shipped from Chicago to all parts of the United States and Canada. All told, there are now in the city, according to the American Florist Company's "Directory of Florists, Nurserymen and Seedsmen in the United States and Canada," some 346 concerns engaged in these trades.

JOHN A. COSTELLO,
Official Board of Trade Grain Sampler.
Room 67, No. 6 Sherman Street.

WISCONSIN MILK CO.,
Corner Austin Avenue and Jefferson Street.
Wholesale Dairy Products. Creameries in Illinois and Wisconsin. Specialties: Butter, Cream, Milk, Buttermilk and Condensed Milk. E. J. Monaghan, Chicago, President and Manager.

E. J. MONAGHAN,
President Wisconsin Milk Co.



JOHN G. GARIBALDI,

FRANK CUNEO,

OF GARIBALDI & CUNEO.

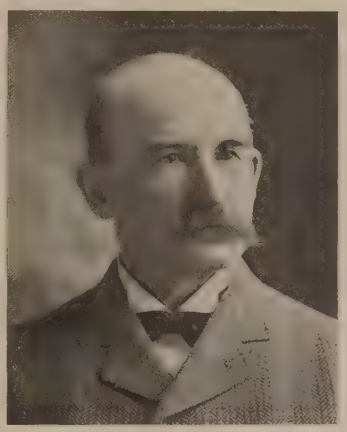
Established 1876. Wholesale Fruits, South Water and State Streets. Specialty: Bananas, Oranges, Lemons, Deciduous Fruits, Nuts, Figs and Dates.

The most important business, perhaps, is that done in seeds and bulbs at home and abroad by three firms, one of which handles mostly seed peas, beans and corn; another clovers and grass seeds, and the third all kinds of agricultural and garden seeds, plants, florists' supplies, implements and fertilizers, each doing an extensive import and export trade, and still another which also does an extensive home trade in seeds and bulbs.

There are thirteen leading cut-flower merchants; these firms handle for the most part cut flowers and florists' supplies, including roses, carnations, chrysanthemums, orchids and violets. Chicago is also a large center of distribution for Wisconsin holiday greens, holly, mistletoe, Southern smilax, etc., handled mostly by three concerns of the trade. The trade in decorative plants, such as palms and ferns, has lately assumed extensive proportions, business in this department being mostly in the hands of two of the larger greenhouse establishments. In this connection should also be mentioned one at Mount Greenwood, Illinois, and another at Joliet, Illinois, both of which make a specialty of carnations for this market.

CHAS. EMMERICH & CO., INCORPORATED.

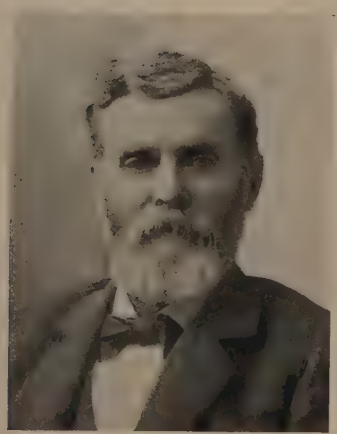
OFFICE AND SALESROOM, 194 TO 198 FIFTH AVENUE.
FACTORY AND WAREROOMS, 158-168 WEST RANDOLPH AND 1 TO 7 UNION STREET.
Wholesale Dealers in Feathers for Bedding Purposes. Established 1858.
Oldest and Largest Feather House in the country.



K. HEXTER,

OF K. HEXTER & CO.

Wholesale Feathers. 39 Market Street. Established 1870.



SIDNEY WANZER,

OF SIDNEY WANZER & SONS (SIDNEY, W. B. AND HOWARD H. WANZER). PURE COUNTRY MILK AND CREAM.

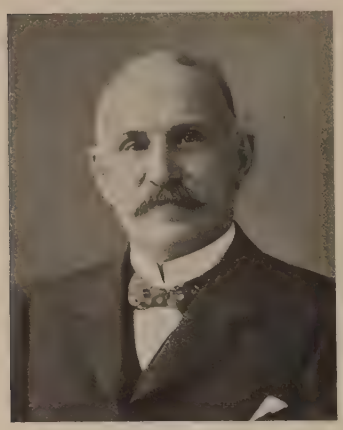
Originators of "Germ-No," an absolutely pure pasteurized milk from certified cows, bottled in a sweet, clean dairy. Plant always open to visitors. Established 1857. 305-7 Thirtieth Street. Tel. So. 817.

ANDREW CUNEO,

LAWRENCE CUNEO,

OF CUNEO BROS.

Wholesale Fruits. 113 South Water Street. Specialty: Foreign and Domestic Oranges, Lemons, Bananas, California Fruits and Nuts.



A. W. PRESTON,
PRESIDENT, FRUIT DISPATCH COMPANY, 18 BROADWAY, NEW YORK.
PRESIDENT, UNITED FRUIT COMPANY, 60 STATE ST., BOSTON, MASS.

JOHN S. EVANS,
TREASURER AND GENERAL MANAGER, FRUIT DISPATCH COMPANY. 18 BROADWAY, NEW YORK.

F. C. WINTRODE,
RESIDENT MANAGER, FRUIT DISPATCH COMPANY, 63 SOUTH WATER ST., CHICAGO, ILL.

FRUIT PACKING HOUSE AND RAISIN SEEDING PLANT OF PORTER BROS. COMPANY, FRESNO, CAL.
Fruit Growers, Packers and Shippers. Chicago, 40 River Street.

The nursery industry here is best represented in its full proportions by a firm of over forty years' standing, which from a very modest beginning has steadily increased its business until now, with its own track facilities and extensive packing sheds, it is the great medium through which Chicago trees and shrubs find their way into almost every Northern State.

This establishment embraces 483 acres, all within the citylimits. It is only seven milesfrom theCourthouseand is easily accessible by electric and steam cars and by several good roads for driving. Here are stone stables, residences of proprietors and employes, offices, water tower, blacksmith shop and storage warehouses, distributed over some twelve acres of private park. There are twelve miles of private drives open to the public every day but Sunday. During the summer the grounds are visited

F. J. M. BROMILOW,
MANAGER OF THE BROMILOW FISH CO.
Jobbers and Importers of salt fish, 19 and 21 Wabash Avenue.

THE J. K. ARMSBY CO.,
46 RIVER STREET.
Wholesale Commission Merchants in Canned Salmon, Canned Goods generally, California Dried Fruits, Beans, Raisins, Honey and all Pacific Coast Products.
Established 1873. Incorporated 1884. Henry Newton, President; A. G. Freeman, First Vice-President; J. K. Armsby, Second Vice-President; A. D. Long, Secretary; George N. Armsby, Treasurer.

P. S. PETERSON,
OF P. S. PETERSON & SON.
Nurserymen. Lincoln and Peterson Avenues.

daily by sightseers for whom there is a world of charm in the many fine specimens of rare sample trees here correctly utilized for landscape effect.

This entire establishment is devoted to the propagation of trees, shrubs and herbaceous plants. A very careful record of all new varieties is kept; and as soon as they are demonstrated to be both hardy and meritorious they are offered for sale.

A SPECIMEN NURSERY ELM.

ONE OF THE THOUSANDS OF THESE STATELY AVENUE TREES, WHICH HAVE RECEIVED EVERY POSSIBLE CARE FOR OVER TWENTY YEARS, TO MAKE THEM BOTH PERFECT IN APPEARANCE AND IN PRIME CONDITION FOR TRANSPLANTING.

PETERSON'S NURSERY, P. S. PETERSON & SON.
LINCOLN AND PETERSON AVENUES (NORTH SIDE OF CHICAGO).

City Office 164 La Salle Street. P. S. Peterson, Wm. A. Peterson. Established 1856. Oldest and largest in the city. Specialty: transplanting large trees and public and private work. The grounds shown in the group of engravings on this page are open to the public. They cover 483 acres, and contain 12 miles of drives.

This cut shows a lawn view at Peterson's Nursery and the large 100 x 70 ft. stone stable which was erected in 1879. The material came from the ruins of the old Chicago Court House after the fire.

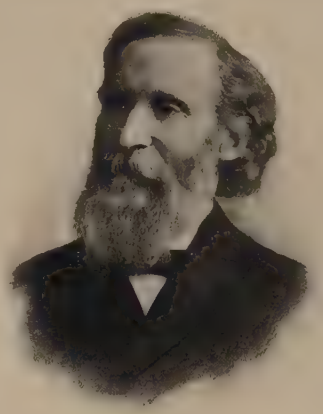
The feature of this nursery is its extensive growing of extra heavy stock suitable for permanent planting to produce immediate ornamental effect. It is the base of supplies for the park and boulevard system of Chicago, and of other cities of the Northwest. From this sylvan magazine, as we may call it, the material is derived to make our home surroundings beautiful. Intensive gardening is the watchword; each row is gone over with a cultivator every two weeks; says a description of it, "there's not a weed to one hundred acres of it." Two others of the largest greenhouse establishments in the country are also located in Chi-

BLOCK OF HARDY HYDRANGEAS.

A SECTION OF THE EXTENSIVE FIELDS OF THIS POPULAR FALL-BLOOMING SHRUB AS GROWN BY P. S. PETERSON & SON.

cago. One of these has not less than 600,000 feet of glass. The only wholesale and retail house of the trade having a branch store in New York city, with headquarters in the West, is here.

The parks of Chicago — Lincoln, Washington, Jackson, Garfield, Humboldt and Douglas, are now ranked along with the handsomest in the world; their landscapes are the work of local talent and they contain an unusual number of large and thrifty transplanted trees; and the numerous gardens attached to private estates in and about the city are among the best of their kind anywhere in the land.



A. M. LEWIS,
PRESIDENT WOOL MERCHANTS ASSOCIATION.
Of A. M. Lewis & Co., Wool Commission House. Established 1858.

A. M. LEWIS & CO., WOOL COMMISSION HOUSE,
142, 144, 146 KINZIE STREET.
The Pioneer Wool House of Chicago.

Among other items of interest in connection with these trades, it may be mentioned that the *American Florist*, the oldest representative journal of the flower, seed and nursery industries, was founded in this city and is still published here.

WOOL AND HIDES.

THE wool trade of Chicago is of importance enough to occupy a quarter to itself and to maintain a special organization of the dealers in it. The hide and wool district of the city is situated along Kinzie street, near the river, in what is known as the North Division of the city.

The organization of the trade is the Chicago Wool Association. It is not a trading body, but is formed simply for the general good. A. M. Lewis is its president; T. G. Stiles, secretary.

BOLLES & ROGERS,
142 TO 146 KINZIE STREET.
Hides, Wool, Pelts, Tallow and Furs. Chicago and Sioux City.
C. E. Bolles, Sampson Rogers, Frank E. Hoover, John J. Tye.

Chicago is one of the chief wool markets of the country. It ranks third in this regard. Boston is first; Philadelphia, as the great center of woolen manufactures, second, and

J. P. GROSS & CO.,
249 AND 251 KINZIE STREET.
A. H. Grunewald, Proprietor. Dealer in Broom Corn, Handles, Wire, Twines, Tools and Machinery. Established 1873.

Chicago next in order. The wool business has been slowly but steadily growing here for years. The average receipts for the past fifteen years have been 35,906,089 pounds; the average shipments 47,660,888 pounds. The best year of this period was 1894, with receipts of 51,544,181 pounds and shipments of 69,131,205, and the year 1895 was nearly as good. The stock on hand varies from 10,950,000 to 18,400,000 pounds; the average for the last three years was 14,304,717 pounds.

There are about thirty-three wool dealers here, brokers included. This city is the market for the "bright" wools of the adjacent States and the "territorial" wools of the grazing country of the West. It receives from nearly every Western State and territory and also from the South and Southwest. Its field in this particular embraces Illinois, Indiana, Ohio, Kentucky, Wisconsin, Minnesota, Iowa, the Dakotas, Wyoming, Colorado, Texas, Arizona, New Mexico, and as far west as Nevada, Oregon and Washington.

In domestic wools it is a larger market than either New York or Philadelphia. The trade runs in value from $12,000,000 to $16,750,000 a year.

Many dealers here, probably one-third of them, handle hides and skins in conjunction with wool. The receipts of hides, according to the Board of Trade reports, were 75,415,365 pounds in 1898 and the shipments 126,577,422 pounds, a total of nearly 202,000,000 pounds, valued at $11,750,000 or thereabouts, and a grand total for wool and hides of $28,000,000 aggregate business.

The hides received here come mainly from the Northwestern and Western cattle country, and they are sent very largely to the East.

Thus the receipts come over the Rock Island (20,500,000 pounds over this road alone in 1898), the North-Western, Burlington, Great Western and Santa Fe, with pretty fair receipts also by the Illinois Central (Southern and Western these) and Michigan Southern (Canadian some of it). The distribution is mainly over the great east-bound lines, the Pennsylvania, Michigan Central, Big Four, Nickel Plate and Erie. The two Pennsylvania lines carried away the largest quantity in 1898, some 36,672,636 pounds. Altogether 92,220,000 pounds were sent to supply the Eastern tanneries and demand.

FLORAL CROSS, ANCHOR AND GLOBE.
WASHINGTON PARK.

FLORAL SUN-DIAL.
WASHINGTON PARK.

CHAPTER X.

THE STOCK YARDS: LIVE STOCK AND PACKING LINES.

LIVE STOCK BUSINESS.

THE receipts of live stock of all kinds at Chicago during the year 1898 were as follows:

Cattle, 2,480,897 head; value, $119,075,472. Calves, 123,733 head; value, $1,595,220. Hogs, 8,817,114 head; value, $84,149,406. Sheep, 3,589,439 head; value, $16,166,178. Horses, 118,754 head; value, $8,315,020. Totals, 15,129,937 head; value, $229,301,296. This was 276,043 carloads. The average valuations were $48 a head for cattle; $12.87½ for calves; $9.54 for hogs; $4.53 for sheep, and $70 for horses.

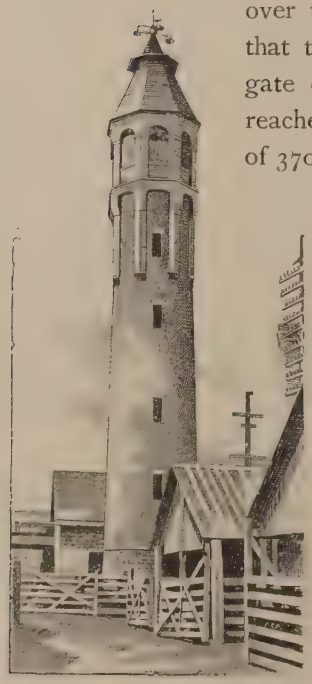
JOHN B. SHERMAN,
EX-PRESIDENT UNION STOCK YARDS AND TRANSIT CO.

STOCK YARDS GATE.

The shipments for the same period of time were: Cattle, 865,642 head; calves, 27,844; hogs, 1,340,544; sheep, 543,425; horses, 102,234; total value, approximately, $70,000,000.

This was an average year. The years 1890-1893, inclusive, surpassed it both in receipts and shipments.

This business was all done at the Union Stock Yards, which have been established here for over thirty-three years. In that time the grand aggregate of business done has reached the enormous total of 370,000,000 head of stock handled, and values, for receipts alone, upward of $5,012,000,000.



WATER TOWER,
STOCK YARDS.
Capacity of Works, 8,000,000 gallons.

These Stock Yards are not only the greatest concern of the kind in the world, but one of the greatest business institutions of any kind in existence. The packers of provi-

BIRD'S-EYE VIEW OF THE CHICAGO UNION STOCK YARDS.
AREA, 350 ACRES.
Live Stock valued at $5,012,884,858 have been received here during the past 32 years. This valuation embraced 56,850,960 head of cattle, 2,063,468 calves, 177,619,810 hogs, 40,866,855 sheep, and 1,324,646 horses.

W. H. THOMPSON, JR.,
PRESIDENT CHICAGO LIVE STOCK EXCHANGE.

sions are all established in close proximity to them; and it is probable that the annual business, live stock and packing done at them is more than $700,000,000. One live-stock company claims to do $24,000,000 annually, and a single packing-house figures its business at $160,000,000 a year.

During the thirty-three years referred to the receipts of cattle have been 56,850,960 head; of calves, 2,063,468; hogs, 177,619,810; sheep, 40,866,555; horses, 1,324,646; a total of 278,725,739 head. The shipments for this same time were: Cattle, 24,687,624; calves, 436,837;

CHARLES W. BAKER,
SECRETARY CHICAGO LIVE STOCK EXCHANGE.

TRANSIT HOUSE,
STOCK YARDS.
A modern, well furnished, first class hotel.

DEXTER PARK HORSE EXCHANGE,
STOCK YARDS.
Annual receipts over 100,000 head, valued present prices at $8,500,000.
It contains a speeding track.

hogs, 54,262,712; sheep, 10,684,935; horses, 1,211,188; a total of 91,283,296. In a single day as many as 2,364 cars of stock have been received.

On one day nearly 33,000 head of cattle arrived; on another, 75,000 hogs, and again 31,000 sheep. In November, 1880, 1,111,997 hogs were received, 300,000 of them in

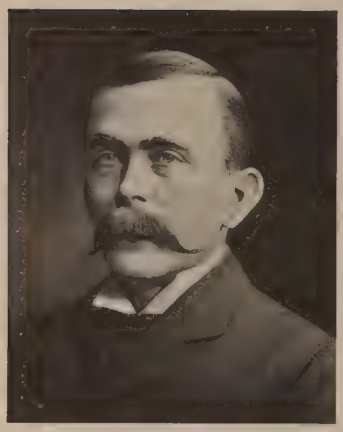
EXCHANGE BUILDING,
STOCK YARDS.
Containing Headquarters of The Union Stock Yards & Transit Co., The Chicago Live Stock Exchange, and the offices of 240 substantial commission firms.

G. B. VAN NORMAN,
Of G. B. Van Norman-Shattuck-Paxson & Co., Union Stock Yards.

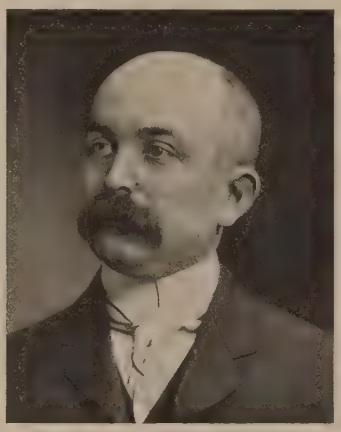
the space of a week. Of the receipts in 1898 but a small part were driven in; only 8,930 cattle, 5,647 hogs, 11,809 horses and a few hundred sheep and calves. The greater part came by rail. The largest receipts were from the West and Northwest, by the Chicago, Burlington & Quincy road, 64,670 cars; by

CATTLE SOLD FOR SEVEN CENTS FOR EXPORT.
The Horse is "Prize Winner," a Great Show Horse.

G. B. Van Norman-Shattuck-Paxson & Co., Live Stock Commission, 110, 112 and 114 Exchange Building, Union Stock Yards. G. B. Van Norman, Chas. L. Shattuck, John W. Paxson, A. L. Nickey, J. C. Riley. Established 1873. Branch at Milwaukee Stock Yards, Milwaukee, Wis.



THOMAS KELLY,
President and General Manager.



CHARLES KELLY,
Secretary and Treasurer.

Chicago Live Stock Commission Co., of Chicago, St. Louis and Kansas City.

the Chicago & North-Western, 57,560; by the Chicago, Milwaukee & St. Paul Railway, 48,797; by the Chicago, Rock Island & Pacific, 24,651, and by the Illinois Central, 24,448 cars.

COLUMBIA LIVE STOCK COMMISSION CO., INC.,
154 New Exchange Building, Union Stock Yards.

Capital, $50,000. J. B. Nelson, President and General Manager; G. H. Casler, Vice-President; F. L. Beveridge, Secretary and Treasurer.

OFFICES CHICAGO LIVE STOCK COMMISSION CO.,
Union Stock Yards, Chicago.

Sellers of Live Stock on Commission exclusively. Incorporated 1888. Capital and Surplus, $250,000. Annual business, $24,000,000, the largest business of any house of this line in America. Thomas Kelly, President and General Manager; Thomas B. Lee, Vice-President and Kansas City Manager; E. B. Overstreet, second Vice-President and St. Louis Manager; John C. White, third Vice-President; Charles Kelly, Secretary and Treasurer.

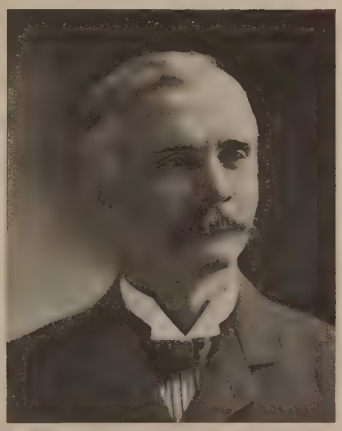
Receipts by other roads ranged from 11,113 cars for the Alton road, 9,556 by the

Wabash, 8,033 by the Great Western, 7,451 for the Santa Fe, and 7,043 cars for the Chicago & Eastern Illinois Railroad, on down.

Of the total receipts there was taken for city use and for packing, 1,615,255 cattle; 104,889 calves; 8,016,570 hogs; 3,046,014 sheep, and 16,520 horses. It thus appears that sixty-five per cent of the cattle, eighty-seven per cent of the calves, ninety-two per cent of the hogs, eighty-five per cent of the sheep were taken by the local packers, and that ninety-seven

D. GUTHMAN,
OF D. GUTHMAN & CO.
Cattle Brokers, 103 Exchange Building, Union Stock Yards. Bulls a specialty.

MAIN OFFICE OF GREER, MILLS & CO.,
EXCHANGE BUILDING, UNION STOCK YARDS, CHICAGO.
J. E. Greer, Frank O. Mills, Jesse Sherwood. Live Stock Commission Merchants. Established 1886. Branches: Kansas City Stock Yards, Mo., and National Stock Yards, St. Clair Co. (East St. Louis), Ill.



M. P. BUEL,
PRESIDENT EVANS-SNIDER-BUEL CO.
Live Stock Commission. St. Louis, Chicago, Kansas City and Omaha.

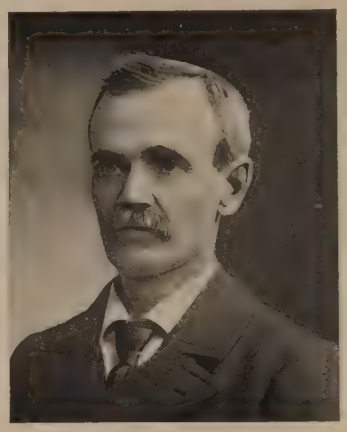
per cent of the horses went into service or sale here. Exclusive of $1,156,400 value of the horses for city use, it would appear that the consumption by packers and city butchers was of the value of $169,154,836, by far the larger part of which represents the raw material of the packers of the city and vicinity. The value of cattle thus consumed was $77,500,000; of hogs, $76,500,000; of sheep, $13,800,000, and of calves, $1,346,075.

The Union Stock Yards, at which all this remarkable business centers, are within the city

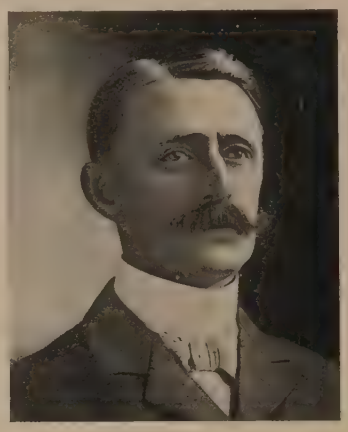
McCAUSLAND, HOAG & TURNER,
38, 40, 42 AND 44 EXCHANGE BUILDING, UNION STOCK YARDS, CHICAGO.
Live Stock Commission Merchants. Established 1884.

OFFICES OF THE EVANS-SNIDER-BUEL CO.
LIVE STOCK COMMISSION.
National Stock Yards, E. St. Louis; Union Stock Yards, Chicago; Kansas City Stock Yards; Union Stock Yards, South Omaha. Capital and surplus, $500,000. Directors: M. P. Buel, President; C. A. Snider, Vice-President; Andy J. Snider, Treasurer; A. T. Atwater, Secretary; T. Jeff Daniel, G. M. Walden, H. M. Pollard.

J. C. CHURCH,
PRESIDENT.



JOHN W. MOORE,
SEC'Y AND TREAS.



C. S. HORN,
VICE-PRESIDENT.

Of the Drovers Commission Co., Inc. Live Stock Commission Merchants, 120 and 122 Exchange Building, Union Stock Yards.

limits, about a mile southwest of the business center of the city. They cover 475 acres of ground, 320 of which are floored. There are 13,000 pens, 8,500 of them covered for housing hogs and sheep. These enclosed pens have an area of fifty acres. There are 350 chutes for unloading stock. There are, upon the premises, twenty-five miles' length of streets, thirty-eight miles of water troughs, ninety miles of water mains and fifteen miles of sewers. The water used is artesian, from six deep wells. The storage capacity is 8,000,000 gallons, somewhat more than is used in the hottest days. There are 1,800 employes retained. The capacity of the yards is 75,000 cattle, 300,000 hogs, 50,000 sheep and 5,000 horses.

"BARTO RANCH," CHICAGO, TEXAS.
(PANHANDLE COUNTRY.)
Owned by W. H. Godair, of Godair, Harding & Co., Live Stock Commission.
144 Exchange Building, Union Stock Yards, Chicago.

H. C. MALLORY.
(Deceased.)
OF MALLORY, SON & ZIMMERMAN CO., INC., 52 AND 54 EXCHANGE BUILDING, UNION STOCK YARDS.

These yards are provided with their own transfer or belt railway connecting with all the lines centering here, a line altogether one hundred miles long, with an exchange and office building as headquarters for the traders' organization, with a fine hotel for stockmen, the Transit House; with two banks —the Drovers bank and the National Live Stock bank, both stanch

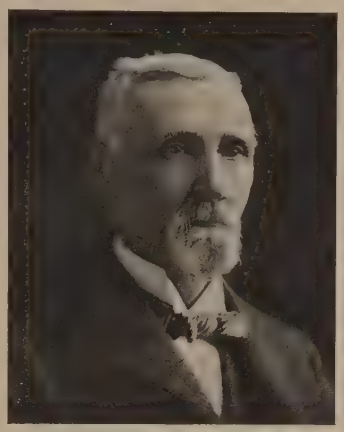
D. C. MALLORY,
PRESIDENT.

C. A. MALLORY,
TREAS. AND GEN'L MANAGER.

Of Mallory, Son & Zimmerman Co., Inc., 52 and 54 Exchange Building, Union Stock Yards, Chicago. Live Stock Commission Merchants, Established 1862. Branches: Sioux City, Iowa, South Omaha, Neb., and South St. Joseph, Mo., Stock Yards.

institutions, and with a daily market report and drovers' journal especially devoted to this particular industry.

The Stock Yards Company does not buy or sell a head of stock; it simply provides the facilities for the trade, receives and cares for the stock consigned to the Yards. Each consignment is yarded separately, sheep and hogs in covered pens; watering, feeding and yarding are all attended to by the company's employes. Over two hundred buyers constantly at this market create a steady demand. There are one hundred commission firms permanently located here and scores of buyers for Eastern concerns. It is a strictly cash market and so draws here the cattle trade.



N. P. RICHMAN,
Of N. P. Richman & Co.
Live Stock Commission Merchants, 98 Exchange Building, Union Stock Yards. Established 1876. Branch at South Omaha, Neb.

Rigorous United States and local inspection precludes the sale of unhealthy animals. There is a sheep dip of 8,000 daily capacity under Government inspection. The horse

A. L. DAILEY,

CON. B. SHEFLER, JR.,

F. R. DAILEY,

Of Dailey, Shefler & Dailey, Live Stock Commission Merchants, 147 Exchange Building, Union Stock Yards.
Established by A. L. Dailey, 1873. F. R. Dailey, Cattle salesman; Con B. Shefler, Hog salesman; all active business men in the prime of life and with years of experience — not to be outdone in the making of sales or returns therefor, promptly.

market is new and especially commodious; it cost $100,000. It has a speed-track and seating capacity for three thousand to four thousand. Buyers attend it from Europe and all parts of this country. Private and auction sales go on daily of thoroughbreds, fancy drivers, coachers, cobs and park horses, as well as ordinary stock.

The Stock Yards Company is a strong corporation of $13,000,000 capital, the same referred to herein on pages 145-7. The dealers have their organization besides, also mentioned on page 48. These two, it should be remembered, are distinct organizations in the live-stock trade.

ALEXANDER, WARD & CONOVER,
56 Exchange Building, Union Stock Yards, Chicago.
John T. Alexander, Geo. T. Ward, Luther W. Conover. Live Stock Commission Merchants.
References: National Live Stock Bank, Drovers National Bank.

PACKING AND KINDRED INDUSTRIES.

NELSON MORRIS,
PRESIDENT OF THE FIRM OF NELSON MORRIS & CO., AND THE FAIRBANK CANNING CO.
(Nelson Morris, F. E. Vogel, Edward Morris, Ira N. Morris.)

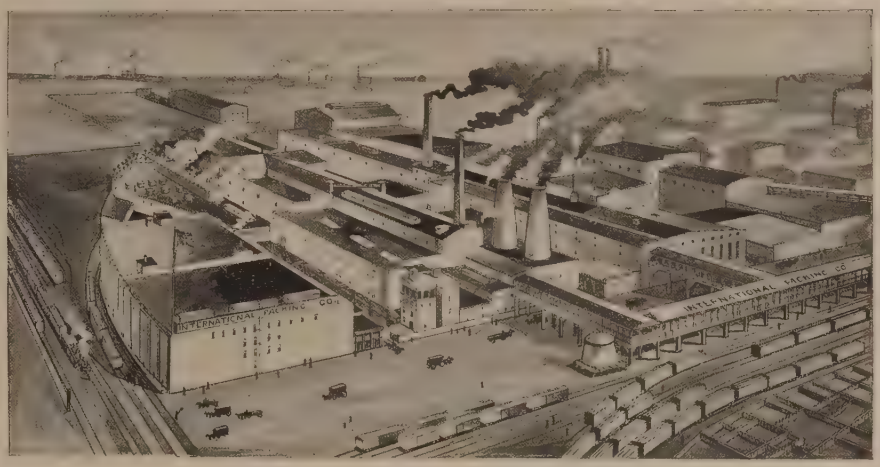
THE business of slaughtering and meat packing has an importance here which has made it in the popular acceptance the characteristic interest of the city. This importance is not exaggerated. The grain trade, with its numerous operators, its complex 'Change methods, and far-reaching influences, home and foreign, is perhaps the more impressive, but the figures of traffic more than likely are the larger on the side of beef and pork; unquestionably so if the closely allied live-stock interests are taken into account, when it is claimed by those in the business a sum total is represented

PHILIP D. ARMOUR,
OF ARMOUR & CO., PACKERS (CHICAGO AND OMAHA, NEB.), THE ARMOUR ELEVATORS, ARMOUR FERTILIZER, GLUE AND SOAP WORKS, ETC., AND FOUNDER OF THE ARMOUR INSTITUTE OF TECHNOLOGY, CHICAGO.

PLANT OF ARMOUR & CO., PACKERS, UNION STOCK YARDS, CHICAGO.
EMBRACING FERTILIZER, GLUE AND SOAP WORKS. OFFICES, 215 LA SALLE STREET, HOME INSURANCE BUILDING.

NELSON MORRIS & CO. AND FAIRBANK CANNING CO.,
UNION STOCK YARDS, CHICAGO. ALSO AT EAST ST. LOUIS, ILL., AND ST. JOSEPH, MO.
Packers and Preservers of Meats. Lard and Oil Refiners. Manufacturers and Shippers of Packing House Products of every description, with Branches in all large cities of America and Europe.

S. A. McCLEAN, JR.,
VICE-PRESIDENT ANGLO-AMERICAN PROVISION COMPANY.



PACKING HOUSES OF THE INTERNATIONAL PACKING COMPANY,
UNION STOCK YARDS.
A. Stamford White, President; Hiram Bearse, Secretary. Pork Packers. Capacity, 6,000 head per day.
Employ 1,500 men. Offices, 400 Royal Insurance Building.

ANGLO-AMERICAN PROVISION CO'S PLANT, UNION STOCK YARDS, CHICAGO.
OFFICES, 60 BOARD OF TRADE.
Pork Packers and Lard Refiners. Established 1872. Capital, $3,750,000. Capacity, 7,000 hogs daily.

THE LATE A. A. LIBBY
FOUNDER OF THE FIRM OF LIBBY, MCNEILL & LIBBY, PACKERS.

LIBBY, MCNEILL & LIBBY, INCORPORATED,
UNION STOCK YARDS.
Packers and Preservers of Meats. Established 1868. Incorporated 1888. Capital, $1,000,000.
Employ 1,800 hands. Specialty: Canned Meats.

greater than by any three other lines of trade here. Whether this statement is true or not, Chicago certainly is the greatest of packing centers, not of this country only but anywhere. The product of its packing-houses in 1890, according to the National Census of that year, was sixty per cent of the entire product of the country, and the proportion is probably the same or better than that now. The figures then given for the meat-packing industry of the city (bye-products, as fertilizers, soap, etc., not included) were: Capital invested, $39,222,195; hands employed, 17,785; wages paid, $11,016,365; product for the year, $203,966,402.

These items, brought up to date, are likely double or more in amount. Pending the new Census, the increase is unknown, but it has been remarkable; one company whose principal plant is here, reported its annual business in 1898 as $150,000,000, a stupendous sum, although, since it has packing-houses in other places, not all done here. There are three other concerns of this class, and a number of scarcely less importance, and from the business officially reported by these the growth as well as extent of this tremendous interest of the city may, to a certain measure, be gauged.

It is a prodigious business. To the export trade of the country last year (1898) meat and provisions contributed the quota of an eighth; and showed, by comparison, an increase, altogether, of twenty-five per cent over the year before. Few people are aware that notwithstanding the reputation Milwaukee has acquired as a brewing center, the value of its packing-house product is greater than the value of the beer manufactured there. So it is here. The packing-house business far surpasses in value of product that of any other industry of the city.

The latest figures available for an estimate of the packing business in Chicago are those of 1898. These figures are, however, enough to show the immensity of the industry. It is estimated that some 35,000,000 hogs were slaughtered in packing-houses and abattoirs and on farms in the United States during 1898. Of the whole number the records show that 8,016,570 were slaughtered in Chicago. This was an increase of 500,000 over the year before. There were also 1,615,255 cattle slaughtered that year in this city, a decrease of 200,000 from 1897. The sheep killed here in 1898 numbered 3,046,014. This was an increase of 100,000 or more over the previous year.

The total value of the cattle killed here that year (1898) including 104,889 calves, also to be accounted for, was $120,670,692. The total for hogs was $84,149,406, and the total for sheep was $16,166,178. So the total value of live stock slaughtered here and used for packing in 1898 (city consumption, a small factor, included) was $220,985,276.

Besides all this there was received from outside sources 110,286,652 pounds of dressed beef, 1,060,859,808 pounds (530,430 tons) of lard, 3,017 pounds of pork and 229,005,246 pounds of other meats and products of the hogs.

When it is known that St. Louis, Kansas City, Omaha, Milwaukee, Cincinnati and other packing centers throughout the country showed that same year an increased number of animals slaughtered, it can be seen how Chicago keeps her lead as the great packing center of the world.

And not only is Chicago the greatest of packing centers, but, we may repeat, packing is the greatest of all the city's interests, and that interest by which she is widest known. It is a matter of common knowledge that the product of the packing-houses of the city reaches every part of the world. American mechanical ingenuity has been applied to effect economies so that nothing goes to waste — horns, hair, blood, offal, all are utilized. It is a saying that, of the pig slaughtered, nothing is lost except the squeal.

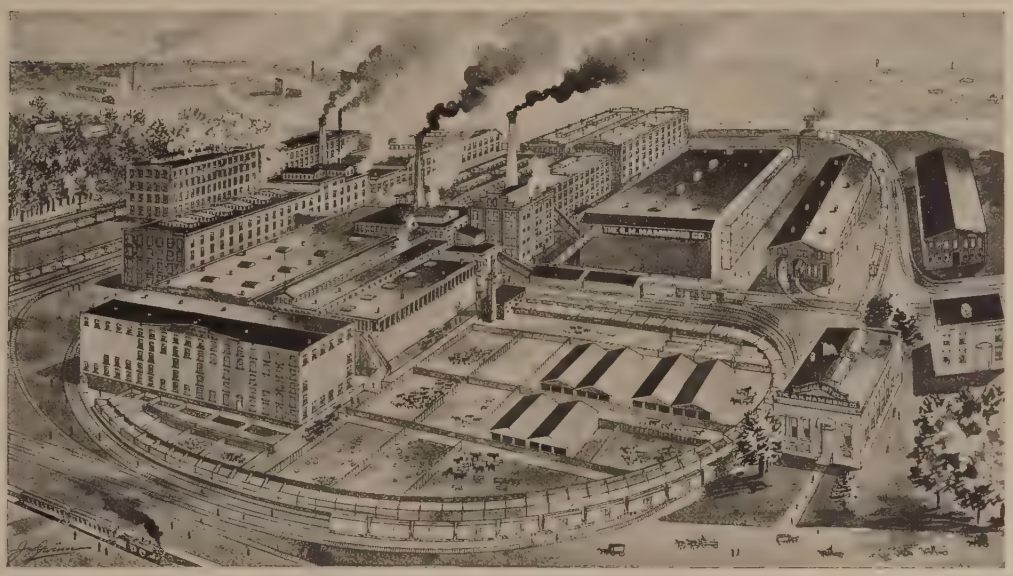
Similarly American administrative ability and system have been applied to develop and extend the business, until it has universal scope, embracing not only the ration for the foreign soldier, and mess of the sailor, but fresh meats for daily consumption abroad as well as at home, and a most

infinite variety of delicacies for the tables of both poor and rich. And with all its advantages the business has so centered here that not only does the Chicago packer supply the world, but the great purveyor from abroad comes here to establish a packing-house of his own. As with grain, this is the greatest provision mart of the world.

The packing-houses are nearly all located at the Stock Yards. Some of them are of extraordinary magnitude. It is scarcely necessary to refer to the names of Armour, Swift, Morris and others, which are synonymous

THE LATE A. COMSTOCK,
PRESIDENT THE G. H. HAMMOND CO., PACKERS, OF HAMMOND, IND; SOUTH OMAHA, NEB., AND ST. JOSEPH, MO.

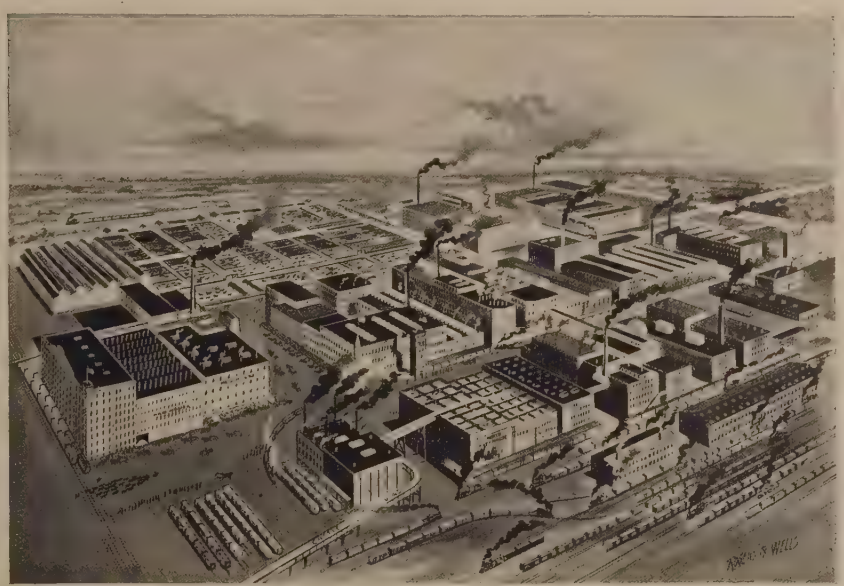
J. P. LYMAN,
GENERAL MANAGER THE G. H. HAMMOND CO., PACKERS, OF HAMMOND, IND.; SOUTH OMAHA, NEB., AND ST. JOSEPH, MO.



THE G. H. HAMMOND CO., PACKING-HOUSES, HAMMOND, IND.
COVERING SIXTY ACRES AND EMPLOYING 2,000 HANDS. CITY OFFICE, 218 LA SALLE STREET, CHICAGO.

with the trade. There are one or two at outside points, as the Hammond, for instance, which is at the town of the same name on the Indiana line, twelve miles out. Sir Thomas Lipton, of Cup-challenge fame, has a packing-house here ranking with the best.

Nearly all the principal concerns are represented by cuts herein, showing their size and importance. Several are business organizations of prodigious importance, with other packing-houses in St. Louis, Kansas City, St. Paul, etc., selling agencies in every large city of this country, and depots in Britain and on the Continent. And notwithstanding the commonplace nature of



PACKING PLANT OF SWIFT AND COMPANY,
UNION STOCK YARDS, CHICAGO.

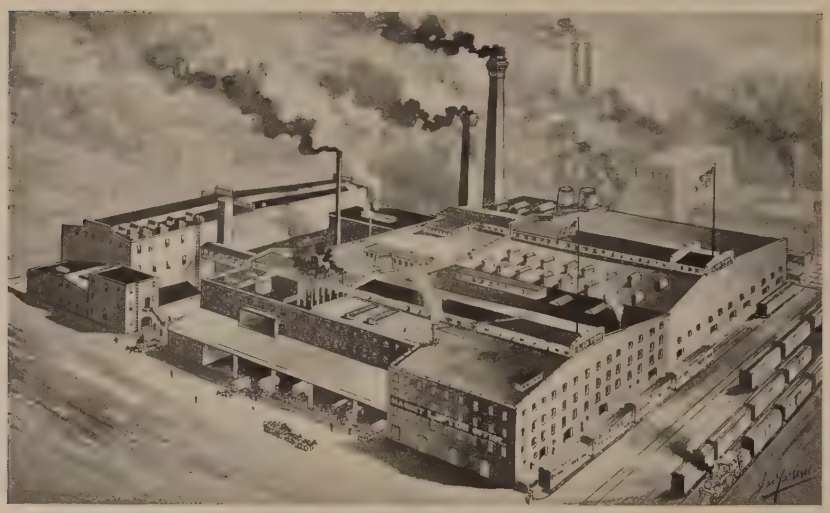
Other plants in Kansas City, Omaha, St. Louis, St. Joseph and St. Paul, the buildings covering 69⅓ acres. Over 300 wholesale distributing depots. Agencies in every country on the globe.

Annual sales exceeding $160,000,000. Employes number 18,778; weekly pay-roll, $211,252.50.

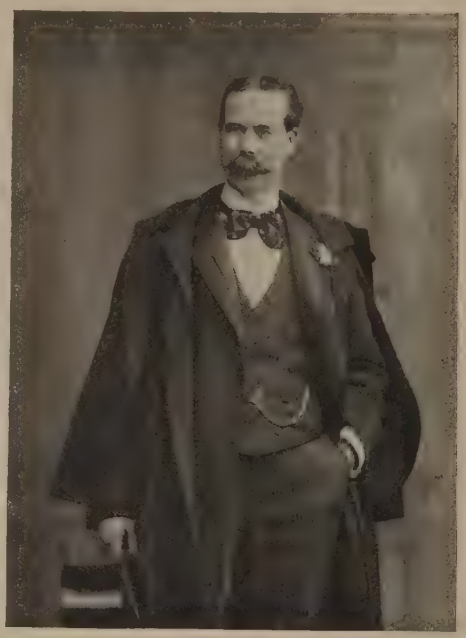
G. F. Swift, President; E. C. Swift, First Vice-President; L. F. Swift, Second Vice-President; L. A. Carton, Treasurer; D. E. Hartwell, Secretary.

much of the business, such as sausage and soap and fertilizer making, etc., the vast interests involved make the principals in these concerns important factors on 'Change, in transportation and financial business and otherwise. The leaders among them are the solid men of the city.

The principal divisions of the industry are the slaughtering of stock and preparation of fresh meats for shipment throughout this country and to England; the packing of provisions, as hams, salted meats and the like, the canning of meats and the utilization of the waste for bye-products like glue, soap, etc. Although the processes are many and the departments various, the details vary little in the greater establishments, so that one general description may readily answer for all. Here is one packing plant, for instance, covering forty acres. In it six thousand men and hundreds of girls are employed. It has five other plants in different parts of the country and eighteen thousand hands all told. It maintains three hundred distributing houses in this country, has thirty

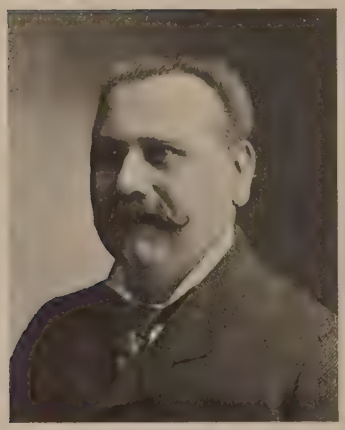


THOS. J. LIPTON CO.'S PACKING HOUSES
UNION STOCK YARDS.
Packers and Provision Dealers. Established 1885 and employing 1,200 hands. Capacity of plant, 3,500 hogs per day. Sir Thos. J. Lipton, President; R. Mair, Vice-President; Joseph A. Griffin, Secretary. Cable address, Liptonian, Chicago.



SIR THOS. JOHNSTONE LIPTON,
HEAD OF THE THOS. J. LIPTON CO., OF CHICAGO, LONDON, LIVERPOOL AND GLASGOW, ETC. TEA PLANTER AND MERCHANT PRINCE; AMERICA'S CUP CHALLENGER, ETC.

A CORNER IN THE GENERAL OFFICES OF THE GERMAN AMERICAN PROVISION COMPANY,
NEW YORK LIFE BUILDING.
Manufacturers of Sausage and Exporters of Provisions, with plant at the Union Stock Yards.



MORRIS EPSTEIN,
PRESIDENT.

MAX EPSTEIN,
TREASURER.

Of The German American Provision Co., Manufacturers of Sausage and Exporters of Provisions. Offices, N. Y. Life Building.

branches in Great Britain and three on the Continent, and claims to furnish, itself, one-quarter of the meat exports to foreign parts.

In the slaughtering departments the principle involved in the system employed is simply division of labor. Beeves, sheep, calves, hogs, all pass from hand to hand in long and continuously moving lines for dressing and trimming. With the facilities in this place the line moves at the rate of one hundred bullocks an hour; in forty minutes after the steer is stunned his quarters hang in the cooling-rooms, in which are kept constantly some 13,000 sides. Here they remain in a temperature of thirty-four to thirty-five degrees for forty-eight hours and are then shipped in refrigerator cars, of which the company owns altogether about four thousand. These cars hold one hundred to one hundred and forty quarters. They will be four days on the way to the coast, and their contents, if destined for export, fifteen to twenty-three days until distributed in the foreign market, according to the length of the passage across.

SALESROOM, PAUL J. DAEMICKE CO.,
COR. HALSTED AND FULTON STS.
Designers and Manufacturers of Store, Market and Office Fixtures, Refrigerators, etc.
Established 1865.

WM. H. TAYLOR CO., INC.,
156 AND 158 SOUTH WATER STREET.
Packers and Provision Dealers. Established 1874.

MILLER & HART, INC.,
COR. 25TH AND LA SALLE STREETS.
Packers, established 1884, incorporated 1898. Walter H. Miller, President; Hugh Shiells, Vice-President; D. C. Roberton, Secretary; C. A. Bruce, Treasurer. Specialty: "Berkshire Brand" Hams and Bacon.

This company slaughters 4,000 cattle a day of twenty-four hours; that means 6,000,000 pounds of meats. Their exact figures for 1898 were 1,437,844 head turned into meat, or $50,000,000. They have killed as high as 10,500 sheep in a day and 7,500 hogs in the same space of time. Of sheep 9,000 will hang in their cooling-room and of hogs 8,000 at a time.

Of hams 1,600 an hour go down the chutes to be cured for thirty days, before smoking, for

which last-named process there are thirty-seven ovens ten feet square and of 1,295,000 pounds total capacity. They are cured with mahogany dust and hickory wood. The total output of hams from this one establishment is 7,500,000 a year. The lard factory has 300,000 pounds daily capacity; the combined product of all the plants of this company is 100,000 tons annually; and of butterine the output in 1898 was 8,116,538 pounds.

The sausage factory of this concern employs five hundred men and boys. Its output is 25,000,000 pounds a year. In the wool-house are pulled daily about seven thousand skins, averaging two and a half pounds each. There are eighty men in this department alone. In the poultry-house (chickens being handled along with meats for convenience of trade) there are handled 15,000 chickens a week, and besides that turkeys, geese, deer, bear, butter and eggs, hearts, kidneys and so on. Then there is an extract factory producing 50,000 pounds of beef extract yearly, a hide cellar handling 1,000,000 hides, a fertilizer factory producing from bone and blood mixed with chemicals, over 43,000 tons of output a year, a soap factory, twenty ice-machines, electric-light plant, a fire department and a stable containing three hundred horses.

The canning of beef was begun by Armour and others, about twenty-two years ago, for economy's sake. During 1898 this firm used 18,000,000 pounds of meat in its canning and preserving departments. It now has five thousand employed in this work. The canned products of the firm number some two thousand. They range from soups and sausage and extract of beef, through tongue, tripe, collops, to pepsin, and include, among other comestibles, pork and beans, English brawn, sliced dried beef and bacon, corned beef and roast beef. The process used is the Appert process, an old one, invented in 1809. It is the same as used for the packing of vegetables. There is the strictest inspection of cattle and all stock at the yards and packing-houses both before and after killing. The process destroys all bacteria, and the sealing of packages certainly keeps them out; there are no bones or other waste material in the canned product; and although it is the lean cattle which are chiefly used for canning purposes, scientific testimony demonstrates that with bone and water out the nutriment is greater, pound for pound, in the canned meat than the fresh.

The development of this meat industry is significantly exemplified in the fact that one of the largest printing-plants of the city is that of the advertising department of the great packing concern of Armour & Co.

A NORTH SHORE VIEW

CHAPTER XI.

COAL AND LUMBER. BUILDING MATERIAL.

COAL TRADE.

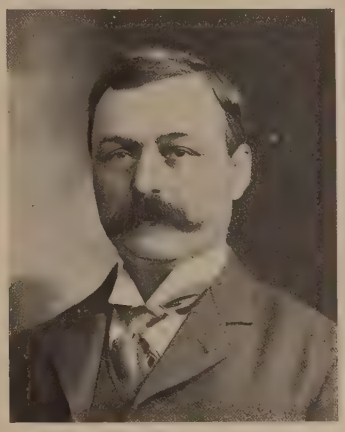
FRANK B. STONE,
LUMBER. 1201 FISHER BUILDING.
Mr. Stone gives his attention particularly to the handling of such lumber as is used in Railway and Bridge construction, covering such woods as Pine, Yellow Pine, Fir, etc.

J. M. RIEL,
SECRETARY.
The Keith Lumber Co., 14th and Wood Streets.

THE total receipts of coal at Chicago in 1898 were 7,387,200 tons; the shipments, 845,488 tons. The receipts of coke were 928,893 tons additional. These receipts represent a trade, at usual prices, of $20,000,000 to $25,000,000 annually.

The trade is, of course, at its best in winter. Receipts range throughout the year from 475,000 tons the month in midsummer to 840,000 tons the month in midwinter; that is, about seventy-five per cent more coal is used in midwinter here than in summer.

W. S. KEITH,
PRESIDENT.



F. E. BARTELME,
VICE-PRESIDENT.
The Keith Lumber Co., 14th and Wood Streets,

The bulk of the receipts of coal here are of the bituminous variety, although the city is not only an extensive user of anthracite, but is also considerable of a market for it and distributing point. Of the total receipts nearly 5,000,000 tons last year were soft coals. Anthracite came to the extent of 1,840,858 tons. Cannel figures in the receipts in small quantity and coke increasingly, the latter fact indicating much

THE KEITH LUMBER CO.,
14TH AND WOOD STREETS. NATIVE AND FOREIGN HARDWOODS.

FRED W. UPHAM,

Of Fred W. Upham Lumber Co. (Fred W. Upham, President; O. O. Agler, Secretary and Treasurer.)

Wisconsin Hardwoods. 1470 Old Colony Building. President also Board of Review of Cook County.

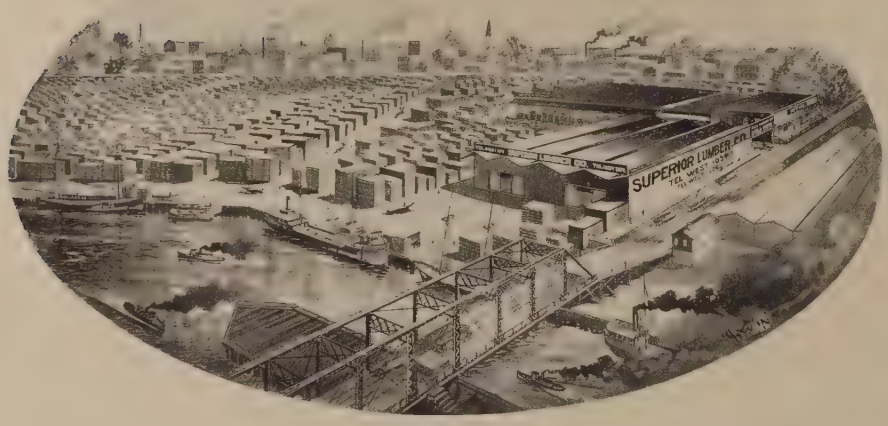
enlarged use of it hereabouts for metallurgical purposes.

The sources of supply are various. From Pennsylvania, Ohio, West Virginia and Kentucky came 921,736 tons of soft coals; from Pennsylvania all the anthracite. The city is supplied with steam coals mainly from the adjacent Illinois and Indiana coal fields. Over half the soft coals brought here — some 3,849,648 tons — were of this sort. These coals are laid down here very cheaply. The slack is sold here as low as 90 cents a ton and is very largely

JESSE SPALDING,

President of Spalding Lumber Company and Menominee River Lumber Company, No. 718 Marquette Building.

One of the oldest and most successful lumbermen of the Northwest. Identified with large mining interests in the northern country and with the banking business both there and in this city.



SUPERIOR LUMBER CO.'S YARDS,
Fullerton Avenue Bridge.
Thaddeus Dean, President; E. L. Thornton, Secretary and Treasurer.

E. L. THORNTON,

Secretary and Treasurer Superior Lumber Co., Fullerton Avenue Bridge.

HOMER W. CHANDLER,

Secretary and Treasurer Home Lumber Co., 25 West Fullerton Avenue.

HOME LUMBER CO.'S YARDS,
Fullerton Avenue Bridge.
Thaddeus Dean, President; Homer W. Chandler, Secretary and Treasurer.

used, as the pall of smoke perpetually hanging over the business quarter testifies. Its price is doubtless, however, a great advantage to local manufacturers.

Of the total receipts, there came by lake 1,527,511 tons, the most of which, 1,314,346 tons, was anthracite. By Eastern railroads came 1,971,762 tons; by the Chicago & Eastern Illinois Railroad, the largest coal carrier of those centering here, and the one traversing nearly the whole

M. F. RITTENHOUSE,
PRESIDENT,

J. W. EMBREE,
SECRETARY.

Rittenhouse & Embree Co., Lumber. Thirty-Fifth Street and Center Avenue.

RITTENHOUSE & EMBREE CO., OFFICE, YARD AND MILL,
THIRTY-FIFTH STREET AND CENTER AVENUE.
Lumber Dealers. Established 1883, and handling upwards of 50,000,000 feet annually. Specialty: Kiln-Dried Hardwood Flooring and Interior Finish.

Indiana and Illinois coal country, there came 2,141,366 tons, and over the Western lines came 1,676,561 tons, much of this from Illinois mines also.

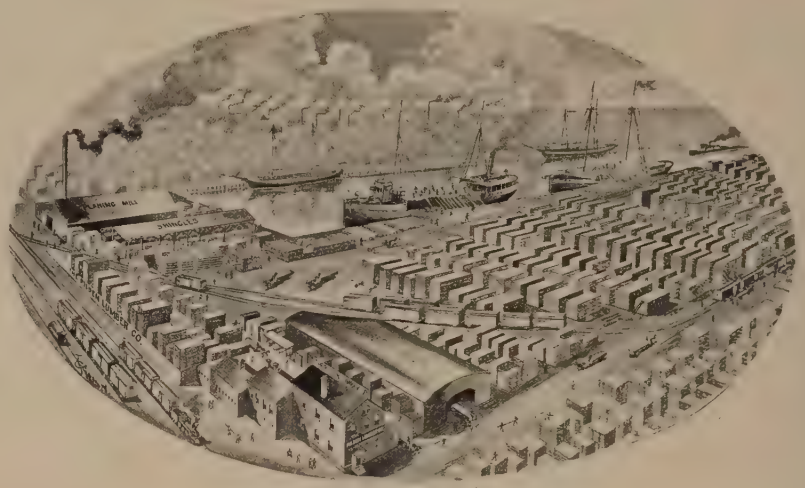
The shipments of coal and coke from the city in 1898 amounted to 1,517,745 tons. Of this 268,957 tons was anthracite; 688,706 bituminous, and 560,082 coke. The Western and Northwestern roads hauled away the greater part of these shipments, some 727,768 tons of coal, and the Northwest took the most of it.

The stock of anthracite on hand varies January 1 from 420,000 to 600,000 tons. Most of it comes by lake, as we have said, but of the total 526,512 tons were shipped here by rail in 1898. Lehigh, Lackawanna, Philadelphia & Reading and their agents are the largest

EDMOND F. DODGE,
OF P. G. DODGE & CO.
Wholesale and Retail Hardwood Lumber, of 2116 Lumber Street. Established 1867 by Philo G. Dodge.

YARDS, PLANING MILL AND FACTORIES THE PAEPCKE-LEICHT LUMBER CO.,
NORTH PIER, FOOT OF ILLINOIS STREET.
(HARDWOOD SAW MILL AND SHOOK FACTORY, CAIRO, ILL.)
Hermann Paepcke, President; Edw. A. Leicht, Treasurer; Adolph Schoepflin, Secretary. Established 1886.

O. B. BARKER,
Of Ludington, Wells & Van Schaick Lumber Co., Ex-President Lumbermen's Association, Chicago.



DOCKS AND YARDS OF THE PILSEN LUMBER CO.,
Cor. Laflin and 22nd Streets.
Wholesale Dealers, established 1888. Joseph Miksak, President; Frank Krupka, Secretary; V. F. Mashek, Treasurer. Specialty: White Pine, Norway & Hemlock.

shippers of coal to this point by water. The local consumption of coal is about 6,500,000 tons annually, divided (1898) as follows: Anthracite, 1,761,756 tons; bituminous, 4,288,073 tons;

F. R. CRANE & CO.'S OFFICE AND YARD,
440 to 462 North Branch Street.
Frank R. Crane, Fred D. Smith. Hardwood Lumber. Established 1889. Specialty: Oak, Ash & Poplar.

E. E. HOOPER,
Secretary Lumbermen's Association,
Chicago.

THE MARSH & BINGHAM CO., LUMBER AND TIMBER DEALERS.
Mill and Yards, 37th and Iron Streets. Office, 1415 Old Colony Building.
A. E. Bingham, President and Treasurer; Chas. A. Marsh, Vice-President. Established 1883.

coke, 368,811 tons. The demand for bituminous coal made by the factories of the city grows daily.

The wholesale price of coal here varies from 90 cents for slack and $1.35 to $1.70 for Illinois steam coals, to $4 and $5 for anthracite and cannel. Some Eastern coals run as high as $2.75 and $3. Coke ranges lately from $3.90 to $4.50. Cumberland smithing coal ran last year (1898) from $2.65 to $2.90.

The value of the coal used in manufactures here was set down by the census of 1890 at $6,282,127. It is probably twice that much now.

The directory shows about thirty-seven wholesale coal dealers established here, of whom about twenty are miners and shippers or represent directly the miners. Including yards doing both a wholesale and retail business there are about fifty large coal-dealing concerns here. The business is done in two ways: bituminous mainly direct from the mines, off the tracks; anthracite through agents of the shippers.

The local trade is unorganized. The

FRANCIS S. PEABODY,
PRESIDENT PEABODY COAL COMPANY.

COAL DOCKS, PEABODY COAL CO.,
MAIN RIVER AND NORTH BRANCH, FOOT OF ORLEANS STREET.
Office, 215 Dearborn Street. F. S. Peabody, President; Clarence J. Gray, Secretary; John D. Adams, Treasurer.
Storage capacity, 40,000 tons.

NEW KENTUCKY COAL CO.,
ILLINOIS CENTRAL SLIP "C," FOOT OF WATER STREET.
Miners and Shippers of "New Kentucky" and "Buckhorn" Coals. Office, 709 Fisher Building.
O. L. Garrison, President; Thomas J. Hudson, Jr., Secretary and Treasurer.

T. J. O'GARA,
OF O'GARA, KING & CO.

Miners and Shippers of Coal and Coke, 402 to 407 Western Union Bldg. Mines at Green Ridge, Collinsville and Johnston City, Ill. Capacity, 5,000 tons daily.

Sales-Agents for General Hocking Fuel Co. of Ohio, Rainey's Connellsville Coke, and mines in the Pittsburgh and W. Virginia fields. Capacity, 10,000 tons daily.

HON. WILLIAM LORIMER, M.C.,
OF O'GARA, KING & CO.

Coal and Coke, 402 to 407 Western Union Bldg.

Congressman from Second Congressional district of Illinois, embracing Chicago in part and a portion of Cook County. Prominent Republican leader in State and National politics.

figures above quoted were obtained from a special statistical bureau maintained by the railroads. There are only two papers of the trade, it is said, published in this country and one of them is established here.

LUMBER, JOBBING AND MANUFACTURING.

THE lumber business is one of the oldest commercial interests of Chicago. It began with the first settlement of the city, way back in the '30s. Only the fur trade preceded it.

It is one of the most important

LADD MINE OF THE WHITEBREAST FUEL CO. OF ILLINOIS,
LADD, ILL.

Miners of Iowa and Illinois coal. Iowa mines: "Cleveland No. 4," "Keb," "Forbush," "Pekay." Illinois mines: "Ladd," "Dunfermline," "Buckheart," "Bryant." G. W. Traer, President; G. F. Bartlett, Jr., Assistant Treasurer; S. A. Forbush, Jr., General Sales Agent, Ottumwa, Iowa; C. E. Phelps, General Sales Agent, The Rookery, Chicago.

also, of the city's business interests. Its extent, in fact, makes this the foremost lumber market of the country. All in all, jobbing and manufacturing, the lumber trade here furnishes a livelihood to more than twenty thousand persons, not counting principals and clerks. The capital embarked in it is probably $40,000,000, and its aggregate,

COAL WASHING PLANT, WARDEN COAL WASHING CO.,
AT ST. LOUIS AND BIG MUDDY COAL CO.'S MINE, CARTERVILLE, ILL.
Capacity, 700 Tons daily. T. G. Warden, President, 605 and 607 Fisher Bldg., Chicago.

YARDS OF THE OGLE-HUBBARD COAL CO.
1104 FULTON ST.

in sales and products, is over $85,000,000 a year. It sustains in large part the lake shipping of the city, contributing 930,000 tons to the total of port receipts, and is to be credited with the lading of over two thousand incoming vessels. The railroads too, get a large proportion of their traffic from it—of

YARDS OF THE CHICAGO & WELLSTON COAL CO.,
CLARK AND TWELFTH STREETS.

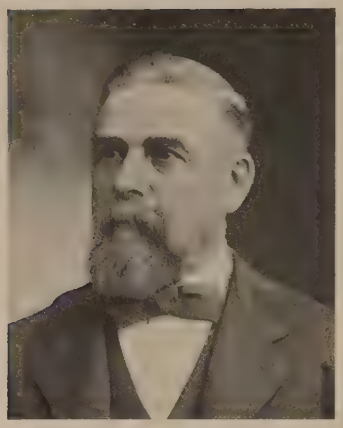
F. J. POSTA,
MANAGER CHICAGO & WELLSTON COAL CO.

THE CHICAGO VIRDEN COAL CO.,
VIRDEN, ILL. ON CHICAGO & ALTON AND JACKSONVILLE & ST. LOUIS RAILWAYS.
MAIN OFFICE, 303 WESTERN UNION BUILDING, CHICAGO.
T. C. Loucks, President; F. E. Halligan, Vice-President; F. W. Lukins, General Manager.

receipts alone the freight of 45,000 cars.

This city, it need hardly be said to those acquainted with the resources and commerce of the country, is a natural center of the trade. It is nigh the great Northwestern timber country and very centrally situated for the distribu-

THE CHICAGO VIRDEN COAL CO.,
AUBURN, ILL. ON CHICAGO & ALTON RAILWAY. MAIN OFFICE, 303 WESTERN UNION BUILDING, CHICAGO.
T. C. Loucks, President; F. E. Halligan, Vice-President; F. W. Lukins, General Manager.



J. J. MOGG,
Of J. J. Mogg & Son, Coal, and The Mogg Coal Co.

tion of its forest products. Very early in its career this advantage was patent. Water routes favor the trade; railroads facilitate it; numerous local factories create demand. Moreover events have conspired with this advantage of position to raise here a great lumber center. There was the great fire, for instance, an enforced rebuilding of the city; and the World's Fair year, when the consumption of lumber exceeded all previous periods of twelve months

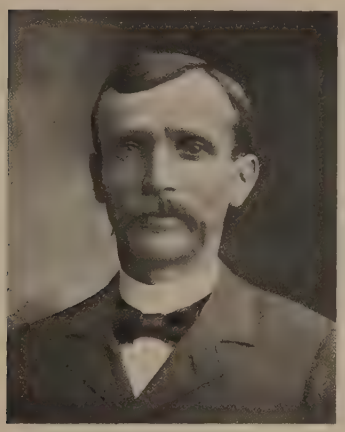
W. S. BOGLE,
President Crescent Coal & Mining Co.
Producers of Anthracite and Bituminous Coal, Rookery Building, Chicago.

J. J. MOGG & SON, RAIL YARDS,
Sixty-Ninth Street and Rock Island Tracks.
Capacity, 1,000 cars per year. Wholesale and Retail Coal, Coke and Wood.

PLANT OF TORREY COAL & MINING CO.,
Voorhees, Ind.
Operated by the Crescent Coal & Mining Co., of Chicago, W. S. Bogle, President; C. W. Gilmore, Vice-President; N. S. Birkland, Secretary and Treasurer.

by 150,000,000 feet. The trade has a story of many interesting elements. At the start bound up, we may say, with the early annals of the city, and incidentally with the settlement of the great

THE MOGG COAL CO., RAIL YARDS,
4230 State Street, Lake Shore Tracks.
Capacity, 1,500 cars per year. Wholesale and Retail Coal, Coke and Wood. J. J. Mogg, President; M. E. Mogg, Sec'y and Treas.
Main Office, 4230 State Street, Chicago.



WILLIAM HAMMERSTROEM,
COAL. 632 CLYBOURN AVENUE.

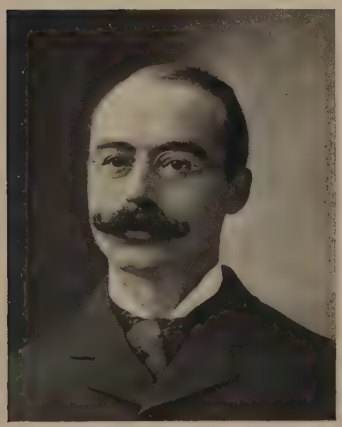
Northwest, in this way the names of many pioneers of the lumber regions — dealers, shippers, millmen — are identified with it. Men still live, too, who participated in the events of its infancy, when

WILLIAM HAMMERSTROEM, RAIL YARD AND OFFICE,
632 CLYBOURN AVENUE.
Wilmington, Hocking, Indiana Block, Hard Coal, Coke and Wood, Wholesale and Retail. Specialty: Smokeless Coal.

OFFICE OF GILBERT M. WOODWARD,
625 MARQUETTE BUILDING.
Western Sales Agent Pittsburg & Wheeling Coal Co., of Cleveland, Ohio; Capacity, 6,000 tons daily; Kelly's Creek Mining Co., of Mammoth, West Va., (Miners of four distinct high-grade coals, 1,500 tons daily capacity), and sole Western Agent Flemington Coal & Coke Co., of New York and West Va., Capacity, 3,000 tons daily.

there were sawmills on both branches of the Chicago river, and a fair forest growth of elm, cottonwood and scrub pine covered the North Side; when lumber was hauled all the way from Ohio by ox-team for trading purposes; when whitewood was the staple building material and when black walnut was a drug in the market, and shingles and fences were made

GILBERT M. WOODWARD,
WESTERN SALES AGENT FOR PENNSYLVANIA AND WEST VIRGINIA COAL COMPANIES, 625 MARQUETTE BUILDING.



T. M. TOBIN,
OF T. M. TOBIN & BROS.
Coal and Building Material, 9326 to 9348 South Chicago Avenue, South Chicago.

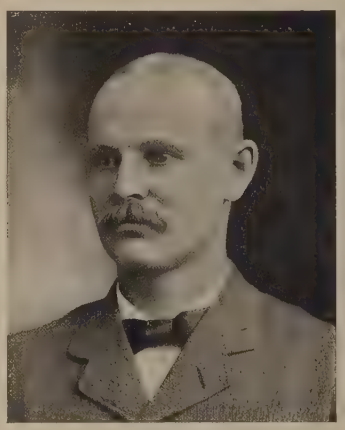
T. M. TOBIN & BROS.,
9326 TO 9348 SOUTH CHICAGO AVENUE, SOUTH CHICAGO.
Wholesale and Retail Dealers in Coal, Stone, Brick, Lime, Cement, Stucco, Sewer Pipe, etc.

of it; and when, with the opening of the Western market on the completion of the Illinois & Michigan Canal, the real beginning of the trade was made. Some of these same worthies saw also, in later days, the red tongues of the great fire of 1871 lick up their all; saw again the lumber-yard strike of 1884, prelude to the Anarchist emeute of that year, and surviving through all these vicissitudes, have lived long enough to see those piping times the trade enjoyed in 1892.

PLANT OF THE NORTHWESTERN GAS LIGHT & COKE CO.,
EVANSTON, ILL.
Capacity, 200,000,000 feet per annum. Rufus C. Dawes, President; Edwin F. Brown, Secretary; Thomas F. Ryan, Superintendent.

The figures herewith presented are from Hotchkiss' "Lumber Interests of the City" (the best authority on the subject), carried up as nearly as may be to date. From these figures it appears that more than 56,000,000,000 feet of lumber, 25,000,000,000 shingles, together with lath, posts, pickets, railroad ties, telegraph poles, staves, bark, cordwood, etc., in proportionate quantities, the whole valued at more than $2,500,000,000, have been handled in the sixty and odd years of the life of the trade here; "showing," so says this authority, "the importance of the forestry interests of the Northwest as exemplified in the business of the many cities

GEO. LILL COAL CO., OFFICE, DOCK AND RAIL YARD,
37-77 CHESTER ST., CORNER CLYBOURN AND ASHLAND AVENUES.
Dealers in Lehigh Valley Anthracite, Pocahontas Smokeless, and other high-grade steam and domestic fuels.

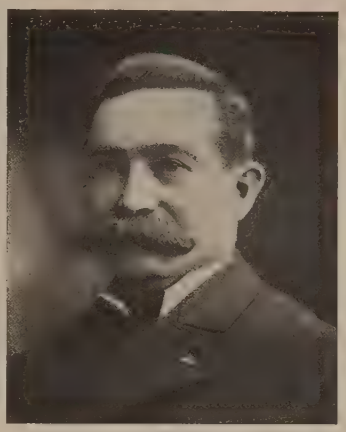


CHAS. G. KLINE
PRESIDENT EVANSTON ELEVATOR & COAL CO., GREENLEAF STREET AND CHICAGO AVENUE AND 818 DAVIS STREET, EVANSTON, ILL.

EVANSTON ELEVATOR & COAL CO.
EVANSTON, ILL.
Flour, Mill Feed, Grain, Hay, Coal, Wood, Coke and Storage. Greenleaf Street and Chicago Avenue; Also 818 Davis Street.
On line of Chicago, Milwaukee & St. Paul R'y and Chicago & Northwestern Road.

of the land of which, like this, the lumber trade is a prominent feature."

The banner year for the trade here, as we have hinted, was 1892. That year 2,250,298,000 feet of lumber were received here, which, allowing 32,000,000,000 feet for the product of the country, is about one-fourteenth of the business of the Union. That year the receipts of shingles were 413,266,000, considerably less than the average of the last twenty years. Of other products the receipts range annually as follows: Lath, 22,000,000 to 117,000,000, average 65,000,000; posts, 2,500,000 to 4,750,000; rail-

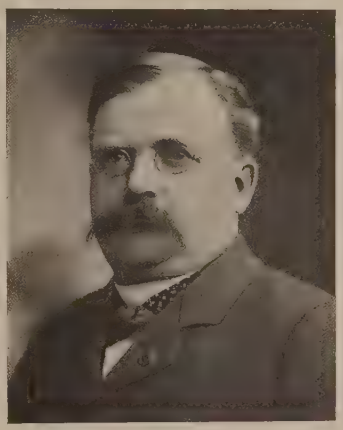


D. H. FRITTS,
SOLE PROPRIETOR, D. H. FRITTS & CO., MOULDINGS. 111 AND 113 NORTH WOOD STREET.

road ties, 1,000,000 to 5,000,000; telegraph poles, 25,000 to 250,000; wood, 25,000 to 130,000 cords; bark, 7,700 to 29,750 cords.

In 1892 the shipments, lake and rail, were 1,058,407,000

D. H. FRITTS & CO.,
111 AND 113 NORTH WOOD STREET AND 2 TO 14 SMART STREET.
Manufacturers of White and Ornamental Mouldings. Established 1872, and employing 200 hands. New York Office, 56 Prince St.· Philadelphia, 1013 Chestnut St.



A. H. VILAS,
A. H. VILAS COMPANY, MANUFACTURERS OF MOULDINGS. 319-325 WEST LAKE STREET.

feet, somewhat less than half the receipts. The city consumption was 1,254,110,732 feet, a little more than half the receipts, and, as we have seen, already 150,000,000 feet (the World's Fair consumption) better than ordinary years. Of the lumber receipts about sixty per cent came by lake, and forty per cent by rail, and this, approximately, was the case with shingles also. This would indicate the employment of lake shipping in the lumber trade in and out bound to an amount considerably in excess of a billion feet per annum. Since 1892 the average annual receipts of lumber here have been 1,515,543,880 feet; of shingles, 337,974,000. The stock on hand in this market at the beginning of the year varies from 400,000,000 to 650,000,000 feet, not counting shingles, lath, etc., held in relatively large quantities. The total of the

A. H. VILAS COMPANY, FACTORY,
319-325 WEST LAKE STREET.
Manufacturers of Mouldings, Frames, easels, wall pockets, etc. Importers and Jobbers of pictures, framemaker's tools, etc. Established 1879. A. H. Vilas, President and Treasurer; Edward McDonald, Vice-President; A. M. Vilas, Secretary.

trade in sales is upward of $60,000,000.

Of the total receipts of lumber in 1892, some twenty-eight per cent were hardwoods. The reports show miscellaneous hardwood receipts of 390,897,000 feet by rail; of Southern yellow pine, 97,454,700 feet by rail; and by lake, mostly from Michigan and Wisconsin, 144,376,700 feet of hardwoods. These items, with 1,617,478,500 feet of white pine, Norway and hemlock (this last a growing feature of the Northwestern supply), make up the total of 2,250,298,000 feet receipts.

OFFICES AND EXHIBIT ROOMS OF THE CHICAGO HYDRAULIC-PRESS BRICK CO.,
301 TO 304 CHAMBER OF COMMERCE BUILDING.

Manufacturers of and Dealers in Hydraulic-Pressed, Ornamental, and Sand Mold Brick. Works, Porter, Ind. City storehouses on North, South and West Sides. Agents for St. Louis, Findlay, Cleveland, Collinsville, Racine and Milwaukee Pressed Brick, and for American and English Enameled Brick, Glazed Wall Coping, Mortar Colors, Patent Chimney Tops, etc.

SPENCER S. KIMBELL,
VICE-PRESIDENT AND GENERAL MANAGER CHICAGO HYDRAULIC-PRESS BRICK CO., 301 TO 304 CHAMBER OF COMMERCE BUILDING. EX-PRESIDENT (1898) THE BUILDERS & TRADERS EXCHANGE.

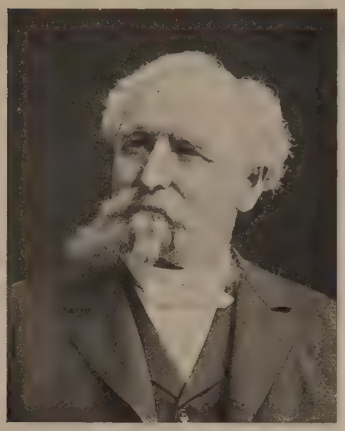
The hardwood trade here is of steadily growing importance. In 1882 it was only about twelve and one-half per cent of the total, but the increasing use of this material for house finish, and the demands for furniture, piano, wagon, agricultural implement, railroad and other factories for it, not in this city alone, but throughout the West, have stimulated it immensely. It is estimated the trade here supplies more than two hundred furniture factories, an equal number of carriage

THE JAMES H. RICE COMPANY,
34 TO 40 SOUTH WATER STREET.

Importers and Jobbers of Polished, Rough and Crystal Plate Glass, French Plate and German Mirrors, English, French and American Window Glass. Founded 1872 by the late Jas. H. Rice. Wm. S. Kenny, President and Treasurer; M. J. Garty, Secretary.

THE NORTH-WESTERN TERRA COTTA CO.,
OFFICE AND WORKS, CLYBOURN AND WRIGHTWOOD AVENUES.

Manufacturers of Architectural Terra Cotta. G. Hottinger, Pres't; John R. True, Vice-Pres't & Treas.; F. Wagner, Sec'y. City Office, 1118 Rookery.

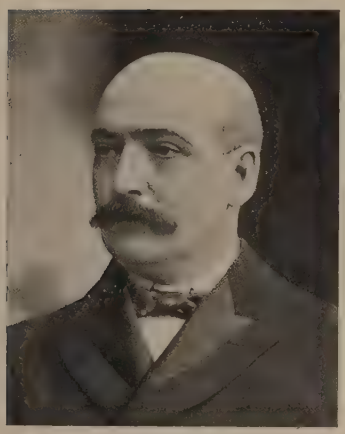


COL. M. W. POWELL,
OF M. W. POWELL COMPANY.
Roofing and Paving, and Roofing Materials, Marquette Building. M. W. Powell, President; V. M. Barbour, Secretary; Paul A. Deiss, Treasurer.

and wagon factories and, in addition, nearly all the material for the interior finish used in a city of 2,000,000 people. The hardwood business began to develop about 1881. Up to that time only an occasional carload of Southern pine entered into receipts here, and a little black walnut, cherry, oak and other hardwood varieties came now and then from Tennessee, Arkansas and Missouri. In 1892 the receipts of Southern pine and cypress here were 100,000,000 feet.

The varieties of hardwoods handled here are: Black walnut, oak, ash and hickory (product of near-by States), maple, poplar and whitewood, basswood, butternut, sycamore, elm, cherry, Southern pine and mahogany. The receipts of hardwoods range from 275,000,000 to 633,000,000 feet; the average of thirteen years was 344,270,057 feet.

STEEL TUNNELING SHIELD, EXTREME DIAMETER, 24 FEET 10 INCHES,
AS OPERATED ON 39TH STREET INTERCEPTING SEWER, CHICAGO.
By the Chicago Star Construction & Dredging Co., Monadnock Block. Hiero B. Herr, President; C. P. Montgomery, Secretary; Jas. A. McMahon, Vice-President; and Richard S. Walsh, Superintendent. Organized 1884. Incorporated 1890.



JOHN McGILLEN,
PRESIDENT BERMUDEZ ASPHALT PAVING CO., 1401 TITLE & TRUST BUILDING.

The lumber dealers of the city number about 390, of whom 320 are general dealers; 43 dealers in hardwoods and 27 commission dealers. The manufacturers of lumber and building materials of wood number 114, variously set down as planing mills 10, sash and blind factories, 82, etc. Many small planing-mills are connected with the yards, either sawing for a number of them lying together, or for one whose owner

BERMUDEZ ASPHALT PAVING CO.'S PORTABLE PLANT, ON SANTA FE R. R. TRACK, JOLIET, ILL.
"READY FOR ACTION."
Chicago Office, 1401 Title & Trust Building.

owns the planing-mill also. About eighty per cent of the lumber handled here, we are told, is put through the planer. This is to save on the freight charge, now levied, not as formerly, by measure, but by weight.

A feature of the lumber trade here is the commission business of what is known as the "Chicago Market," which is conducted at the river side near the entrance from the outer harbor. There the commission dealers resort, and from 300,000,000 to 350,000,000 feet of lumber and 100,000,000 to 150,000,000 shingles find a market there annually.

The United States census of 1890 recorded the following statistics of the manufacture of lumber and mill products here that year, namely, sash and blinds, packing-boxes, wood-turning, etc.

Establishments, 141; hands employed, 9,697; wages paid, $5,609,582; materials used, $12,164,092; capital employed, $10,888,401; product, $21,011,334. These figures have increased very much since, but pending another census-taking, are all we have. Adding to the total product above the $60,000,000 of sales we have a total for the whole trade of $80,000,000. It is very likely nearer $100,000,000.

The trade here is organized as the Lumbermen's Association, founded 1869 and consolidated with other organizations of both earlier and later date. Originally the lumbermen were numerous in the Board of Trade, but about the year 1859 they began to favor an organization of their own. The fire-tug system for protection of water-front properties originated in this city with the Lumber Exchange. This body has sixty members; vide page 48 for its officers.

MUNGER'S LAUNDRY CO.
WASHING ROOM. IND. AVE. PLANT.

MUNGER'S LAUNDRY CO.
IRONING ROOM. IND. AVE. PLANT.

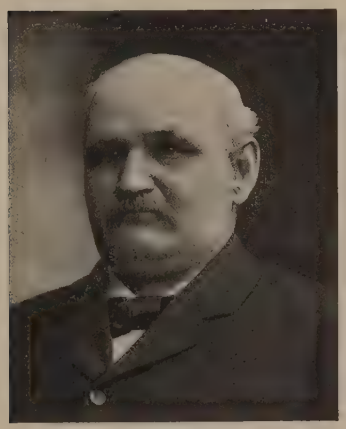
Munger's Laundry Co. operates Laundries at 2408-10 Indiana Ave., 518-20 W. Madison St. and 5203-5 Lake Ave., with numerous city offices for collection and delivery of goods. Plants also in St. Louis, Kansas City and Des Moines, and Towel Supply Departments. Established 1868. Employs 350. George M. Munger, President; Pliny F. Munger, Vice-President; O. L. Munger, Secretary and Treasurer. General Office, No. 6 Madison St.

CHAPTER XII.

TRADE GENERALLY. JOBBING BUSINESS.

THE PRINCIPAL WHOLESALE LINES.

AS a jobbing center Chicago has all the importance to be expected of a city which focuses to itself more extensively than any other the trade of a dozen of the most populous, prosperous and progressive States of the West, and shares largely besides in that of half a dozen others of the far West. Within ten hours' run by rail from this city there is a population of 25,000,000 souls; the country tributary to it in the commercial sense contains a third of the population of the Union. In its field are fifty cities of 25,000 population or more (census of 1890), among them St. Louis of 650,000; Cincinnati, 350,000; Minneapolis and St. Paul of perhaps 400,000 between them; Detroit, Cleveland and Milwaukee of 250,000 each; Omaha and Kansas City of 200,000 each; Indianapolis and Louisville of perhaps 175,000 each, and a dozen, may be, of 40,000 or upward.



J. W. ALLEN,
OF J. W. ALLEN & CO., BAKERS' SUPPLIES.
76 TO 80 WEST VAN BUREN STREET.

PLANT OF THE D. B. SCULLY SYRUP CO.,
416 TO 428 ILLINOIS STREET.
Built 1899. Specialty, Syrups and Molasses. Capacity, 15 to 20 carloads of finished goods. Employs about 100 hands.

But the wholesale trade is not confined to the adjacent country; the city sells west and northwest clear to the Pacific, and in certain lines, as mining machinery, agricultural implements, musical instruments, etc., not to speak of grain and packing-house products and so forth, goes all over the world. The largest dry goods house of the West is here — some say the largest of the country — and the largest grocery house. This city is a great center of the wholesale clothing trade, of the boot and shoe trade, the piano trade, and is big in other lines.

The railroads of the city are its strength in

J. W. ALLEN & CO.,
76 TO 80 WEST VAN BUREN STREET.
J. W. and H. W. Allen. Bakers' Supplies, Established 1881. Bakers' Utensils, Spices, Extracts, Cake Ornaments. In short, "Everything a Baker Needs."

J. B. DURAND,
OF J. B. DURAND & CO., COMMISSION SUGARS.
34 WABASH AVENUE.

trade, and the lake is of special service in the receipt and distribution of heavy staples like sugar, canned goods, case and package goods of all sorts, hardware, etc., all of which are largely brought here and shipped again by water.

There are 13,000 wholesale and manufacturing houses of Chicago rated in Dun's; the commercial travelers of the city number 15,000. St. Louis is the principal jobbing competitor of the city in the west; its field, however, is, chiefly in the south and southwest.

SPRAGUE, WARNER & COMPANY,
RANDOLPH STREET AND MICHIGAN AVENUE.
Importers and Jobbers of Groceries. Established 1862. Incorporated 1896.

Jobbing and manufacturing are so closely related that it is difficult often to separate them. Many factories sell their own product; wholesale houses are often interested in factories. The jobbing business in the principal lines pursued may, however, be stated, with a fair degree of accuracy, as follows:

Groceries, $80,000,000; dry goods, $75,000,000; wholesale clothing and furnishings, $35,000,000; boots and shoes, $20,000,000; hats and caps, $7,000,000; hardware, $50,000,000; liquors, $20,000,000; drugs, $22,000,000; paints and oils, $8,000,000; crockery and house furnishings, $7,500,000; furniture, beds and bedding, $24,000,000; leather and leather goods, $27,500,000; confectionery, $8,000,000.

E. B. MILLAR & CO., PENANG BUILDING,
MICHIGAN AVENUE AND SOUTH WATER STREET, CHICAGO.
Teas, Coffees, Spices, Baking Powders, Mustards, Flavoring Extracts, etc. Importers and Grinders of Fine Spices. Specialty, "Penang" Spices. Branches: Denver, Colo., 1529 and 1531 Wazee Street, and Los Angeles, California, 304 South Los Angeles Street.

WHOLESALE GROCERIES.

THE number of wholesale houses in the grocery line is fewer in proportion to population than in any other large city. Yet the aggregate trade is large. There are only twenty-one such houses. The trade amounts to $80,000,000 a year.

The explanation of this fact, as given by one in the business, is that the margin of profit is now so small that it is hard for new firms to start without strong backing or large capital. There are, nevertheless, several houses of

OFFICE OF E. B. MILLAR & CO.,
PENANG BUILDING, MICHIGAN AVENUE AND SOUTH WATER STREET, CHICAGO.
S. O. Blair, President; W. S. Rice, Vice-President; M. C. Shope, Secretary; C. S. Mauran, Treasurer.

comparatively recent establishment among the twenty-one. There are three very large wholesale grocery houses here. One of these three is said to be the largest house in the trade in this country, if not in the world.

No retail business is done by the Chicago wholesalers at all. Two or three very large retail establishments flourish in the downtown district, and there is considerable retail grocery trade done by the department stores.

The principal staples of the wholesale grocery trade here are: Teas and coffees, flour, sugar, dried fruits, canned goods, salt fish, cheese, baking powders, spices, candies and cigars. Probably thirty-three per cent of the trade is in sugar. The pickle and grocers' specialties business is nearly all in the hands of the wholesale grocers.

The trade territory for Chicago houses embraces the country to the North and Northwest, with but little to the East of here — only Indiana and Illinois, it may be said. The Eastern merchants of the grocery trade have practically no footing in the West.

REID, MURDOCH & CO., INC.,
LAKE AND MARKET STREETS.
Wholesale Grocers. The largest and finest building devoted to the jobbing grocery business in the world.

SUGAR.

ALL the sugar sold in Chicago is refined in the East. Five of the large Eastern sugar refineries are represented here. Their representatives supply the jobbing grocers of the city, who in return supply the retailers of the West as far away as the Rockies. Thus Chicago, although not a refining city, becomes the largest distributing center for sugar outside New York. Last year (1898) the Chicago trade amounted to 1,500,000 barrels of 330 pounds to the barrel, which, at $5.36½ per hundred-weight average, makes a total of $26,556,750.

JOHN H. BRADSHAW, OFFICE AND REFINERY,
188 TO 194 CUSTOM HOUSE PLACE.
Refined Syrups. Established 1865. Employs 50 hands. Successors to Bradshaw & Wait.

MERRIAM, COLLINS & DEXTER,
WABASH AVENUE AND SOUTH WATER STREET.
Charles W. Merriam, Isaac S. Collins, Geo. W. Dexter. Wholesale Grocers, Established 1865. Specialty, Flour and Fish, Teas, Roasted Coffees and Canned Goods.

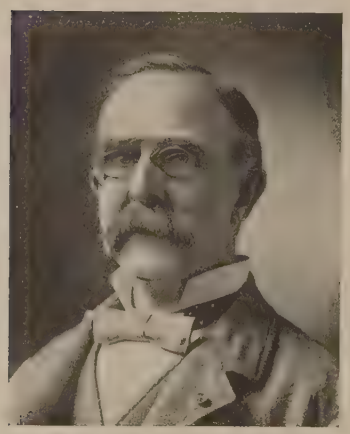
Beet sugar is made in adjacent parts of the country. There are several refineries in Michigan near by, and their product, just beginning to figure in this market, is underselling the old Eastern sources of supply. The quality is said to be good. About 1,500,000 pounds of

it was marketed here in the prospect is that vastly more

Much of the glucose prod- here with the Glucose Sugar which also is a large producer about thirty other by-products. in the West, practically con- acter in this country, and is

HENRY SCHOELLKOPF,
IMPORTER AND WHOLESALE DEALER IN GROCERIES AND FOREIGN PRODUCE.
Established 1851. 232 and 234 East Randolph Street, between Franklin and Market Streets.

past twelve months, and the will find its way here.
uct of the country originates Refining Company of this city, of corn starch, cellulose and This concern, with its branches trols the business of that char- one of the largest refineries of



CHARLES H. SLACK,
GROCER AND WINE MERCHANT. ESTABLISHED 1869.

the sort in the world and a very great business institution.

COFFEES, TEAS AND SPICES, GROCERS' SUNDRIES, ETC.

As A distributing center in these lines, Chicago leads all

THE LATE F. MADLENER,
WHOLESALE LIQUORS, 147 AND 149 EAST LAKE STREET.

other cities. It covers the en- west. The total for the trade, (green and roasted), spices, be something very near to

tire West and North- including coffees teas, etc., is said to $20,000,000 a year.

SQUIRE T. HARVEY & SON,
191 AND 193 EAST WASHINGTON STREET.
Squire T. and Harry F. Harvey. Wholesale Liquor Dealers. Established 1862. Proprietors "La Salle Club" Sour Mash and "Ingleside Rye" whiskies.

CHARLES H. SLACK,
RANDOLPH STREET EAST OF STATE AND MASONIC TEMPLE, BETWEEN STATE AND WABASH AVENUE.
Importer, Jobber and Family Purveyor of Wines, Liquors and Cigars, Groceries, Provisions, Fruits. Long-distance telephone, Central No. 242.

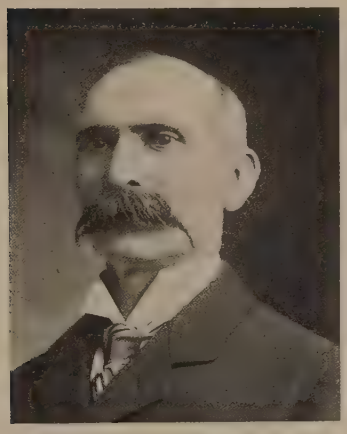
Coffee-roasting, as a business, originated here about the time of the big fire. The pioneer house of the line still survives here in thrifty condition. Before it started coffee was sold green; now, however, at

F. MADLENER,
147 AND 149 EAST LAKE STREET.
Distiller and Importer of, and Dealer in, Wines and Liquors.

least 95 per cent of it is roasted. Half a dozen of the large wholesale grocery houses of the city are roasters of coffee and spice-grinders on their own account; but the trade is mainly in the hands of eight or ten concerns making a specialty of it, who are importers and jobbers as well as roasters and grinders. There is one large mill also grinding and roasting for the trade, and several of the large Eastern concerns of the trade have agencies here.

THE LATE J. H. CONRAD,
Of J. H. Conrad & Co., Teas, Coffees and Spices. Michigan Avenue and Lake Street.

W. F. McLAUGHLIN,
Of W. F. McLaughlin & Co., Coffee Importers. 82 to 96 South Water Street.



N. MARTIN,
Of N. Martin & Co., Teas, Coffees and Syrups. 44 and 46 South Water Street.
Established 1868.

In the grocers' specialty, or grocers' sundry business exclusively, i. e., baking powders and that sort of thing, there were formerly half a dozen prosperous concerns; but of late years the wholesale grocers have gone into this branch, and some of the larger ones have, besides, their own fruit packeries. The pickle and vinegar business is also a flourishing line here. There are half a dozen or more good-sized establishments in this line and one or two very large ones.

W. F. McLAUGHLIN & CO.,
82 to 96 South Water Street.
Coffee Importers. Established 1862.

N. MARTIN & CO.,
44 and 46 South Water Street.

Importers and jobbers of Teas and Coffees. Proprietors Globe Mills.

Specialties: "Globe" Java and Mocha, packed in one and two pound air-tight cans; "Bouquet" and "Dead Shot" Japan Teas and "N. M. & Co." Teas, all of which are highly recommended and for sale by all first-class grocers.

J. H. CONRAD & CO.,
Michigan Avenue and Lake Street.
Chas. H. Conrad. Importers and Jobbers of Teas, Coffees and Spices.

THE LATE W. H. HEEGAARD,
CIGAR MANUFACTURER, JOBBER, WHOLESALE AND RETAIL TOBACCONIST, OF STATE AND LAKE STREETS. ESTABLISHED 1867.

WHOLESALE LIQUORS.

IN this line Chicago ranks with New York, Philadelphia, Louisville and Cincinnati, the leading centers of the trade.

There are about 130 concerns here holding wholesale liquor licenses. These houses employ, all told, somewhere from 1,500 to 2,000 hands. Their aggregate annual business is approximately $20,000,000 a year at the very least.

There are three houses here that have their own distilling plants, located, however, outside the city (one of them in Kentucky), and there is one large distillery here producing whisky and gin. Most of the wholesale houses of this trade get their stock of whiskies from Maryland, Pennsylvania and Kentucky, and handle the superior brands.

MRS. W. H. HEEGAARD,
PRESIDENT THE W. H. HEEGAARD COMPANY, SUCCESSORS TO W. H. HEEGAARD & CO.
Cigar Manufacturers, Jobbers, Wholesale and Retail Dealers in Cigars and Tobacco, of State and Lake Streets.

R. W. SPRAGUE,
SECRETARY AND GENERAL MANAGER OF THE W. H. HEEGAARD COMPANY, SUCCESSORS TO W. H. HEEGAARD & CO.
Cigar Manufacturers, Jobbers, Wholesale and Retail Dealers in Cigars and Tobacco, of State and Lake Streets.

There is a large wine trade done here. Considerable imported wines are used here — the German wines especially. The California wine trade is important and is steadily growing. There are several special agencies here for the best produce of the Golden State.

The liquor dealers of the city find their market in this State, Indiana, Wisconsin, Minnesota, Iowa and Nebraska chiefly. The business of the city itself amounts to about half the total.

W. H. HEEGAARD COMPANY,
COR. STATE AND LAKE STREETS.
Manufacturers and Jobbers of Cigars. Dealers in all standard Brands of Tobaccos and Snuffs. Successors to W. H. Heegaard & Co., Established 1867. Specialty, Clear Havana and Domestic Cigars.

CIGARS AND TOBACCO.

THE Internal Revenue collections for the first district of Illinois, a division covering no more than the city of Chicago, should show exactly the quantity of cigars and tobacco manufactured here. On that basis the production is: Cigars, 161,109,815; tobacco, 10,062,657.

DR. D. STEARNS WHITE,
INVENTOR DR. WHITE'S NEW HAIR-GROWER TREATMENT FOR BALDNESS AND ALL HAIR TROUBLES.
Laboratory, 754 Van Buren Street, Chicago. Book free on the care of hair.

SUTTER BROS.,
155 AND 157 LAKE STREET.
Importers of and Dealers in Leaf Tobacco, of Chicago, New York, Philadelphia, St. Louis and Havana, Cuba. Established 1865.

The small manufacturers of cigars here are literally legion. There are only a few of the larger ones, and there are but three manufacturers of tobacco and snuff of any note, and these three are said to be in one of the great combinations that now dominate the trade.

TAUSSIG & WEDELES,
238-240 EAST RANDOLPH STREET.
William Taussig, Emil Wedeles. Importers, Growers and Packers of Leaf Tobacco, Established 1868. Extensive Growers of Florida Havana and Sumatra Tobacco. Plantations, Gadsden County, Florida. Warehouses, Quincy, Florida.

The actual revenue collected on these manufactures in 1898 was as follows: On cigars and cigarettes (cigars mainly), $579,995; snuff, $43,920; tobacco, $861,718—a total of $1,485,634. The market value of the cigars was probably $4,025,000; of the snuff and tobacco, $4,835,000—a total of $8,860,000. To this must be added $5,000,000 a year for the leaf tobacco trade, in which line there are thirty-one dealers, and $9,000,000 for the jobbing of cigars and tobacco, wherein only two or three houses not engaged in manufacturing stand out prominently. These, and the retail cigar and

VIEW IN THE HOUSE OF SUTTER BROS.
155 AND 157 LAKE STREET.
Leaf Tobacco Importers and Dealers.

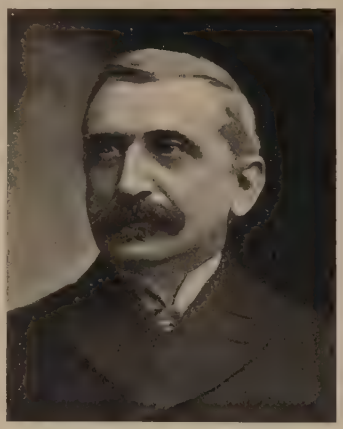
HERMAN WARNER & CO.,
168 SOUTH CLARK STREET.
Wholesale and Retail Cigars and Tobacco. Established 1889. Herman E. Warner, President. Handling over 12,000,000 cigars per annum, and for Cash only.

tobacco business, in which over 2,400 concerns are engaged, are the grand divisions of the trade here.

An out-of-town patronage contributes to swell the leaf trade here. There are growers of leaf represented here, and importers also, and at least two of the houses in the line are exceptionally large.

There is a large trade done here in the finer grades of cigars, which come from New York, and are made in New York, Tampa and Key West; and in general it may be said that the popular taste runs to clear Havana goods in preference to anything else.

This is a growing trade all through. It is steadily advancing as population, and with population consumption, increases.

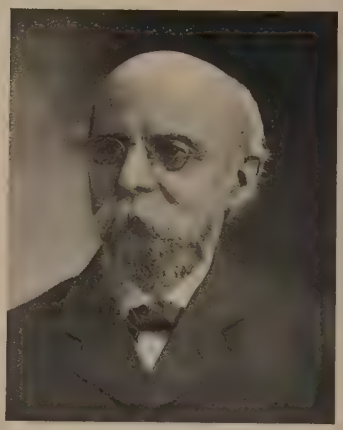


A. R. BREMER,
THE A. R. BREMER COMPANY.
Manufacturers Coke Dandruff Cure,
15-21 La Salle Street.

H. E. BUCKLEN,
OF H. E. BUCKLEN & CO.
Proprietary Remedies, 275, 276 and 277
Michigan Avenue.

H. E. BUCKLEN & CO.,
275, 276 AND 277 MICHIGAN AVENUE.

Proprietary Remedies, Windsor, Ont., and Chicago. Established 1870. Sole Proprietors and Manufacturers Bucklen's Arnica Salve, "Electric" Bitters, Dr. King's "New Life Pills," and Dr. King's "New Discovery."



JAMES W. MORRISSON,
JONATHAN W. PLUMMER,
OF MORRISSON, PLUMMER & CO., WHOLESALE DRUGGISTS, 200 TO 206 RANDOLPH STREET.

A. R. BREMER COMPANY,
15 TO 21 LA SALLE STREET.

Manufacturers of the celebrated Coke Dandruff Cure. New York Office, 52 Maiden Lane. Cable address (A. B. C. code), "Bremcoke," Chicago. Branch in Sydney, Australia, R. L. Malcom & Co., Agents.

THE DRUG TRADE.

THIS line is of three distinct branches, wholesale, retail and manufacturing. Taken altogether, these three branches make Chicago a fairly large

MORRISSON, PLUMMER & CO., INCORPORATED,
200 TO 206 RANDOLPH STREET.

Wholesale Druggists. Established 1875. Incorporated 1885. Jonathan W. Plummer, President; James W. Morrisson, Vice-President and Treasurer.

center of the business. It is a growing one, also, in this line of trade, especially in a manufacturing way. The patent medicine and proprietary business is carried on here by no less than 160 concerns, of whom three

CHAS. E. MATTHEWS,
MANAGER CHICAGO HOUSE SHARP & DOHME, MANUFACTURING CHEMISTS, OF BALTIMORE AND NEW YORK.

D. W. CRESSLER,
PRESIDENT.

J. A. CRESSLER,
SECRETARY.

Burks Medicine Co., Patent Medicines, 135 and 137 Lake Street. Manufacturers and Manufacturers' Agents and Wholesale Dealers. Established 1885.

or four are important. The total product of these goods is about $1,000,000 a year; the total manufacture of drugs, chemicals and pharmaceutical preparations, probably $4,000,000 a year or more.

LABORATORY VIEWS, DEARBORN DRUG AND CHEMICAL WORKS,
29 TO 33 RIALTO. (WORKS, 2327 AND 2329 LA SALLE STREET.)

Manufacturers of Drugs, Chemicals, Fluid and Solid Extracts, and Vegetable boiler compounds. Inspectors and Compounders of Oils and Lubricants. Specialty: Water Analysis for Steam Consumers, and boiler compounds made to suit the case. Oils in Boilers neutralized. Foaming and galvanic action prevented. General analytical work solicited. Wm. H. Edgar, President; Robert F. Carr, Vice-President and Gen'l Manager; Chas. M. Eddy, Secretary and Treasurer.

SHARP & DOHME, CHICAGO HOUSE,
221 RANDOLPH STREET, CORNER FRANKLIN.
Manufacturing Chemists. Chas. E. Matthews, Manager.

In the wholesale drug trade there are six big houses and several others of minor importance. The total annual trade is $8,000,000 to $10,000,000. There are about 825 retail drug stores and their aggregate busi-

FULLER & FULLER COMPANY,
RANDOLPH AND FRANKLIN STREETS.
Importers and Wholesale Druggists. Established 1851. Incorporated 1885.
[Teams Loading for Afternoon City Delivery.]

ness is probably about $7,000,000 for all the trade would be: Wholesale, $10,000,000 a year; manufacturing drugs and chemicals, $4,000,000; patent medicines, $1,000,000; retail, $7,000,000; grand total, $22,000,000.

THE LATE A. G. BURLEY,
OF BURLEY & TYRRELL,
Wholesale Crockery, Glassware, etc., 42 and 44 Lake Street.

Originally established 1838 by A. G. Burley, as A. G. Burley & Co. In October, 1852, John Tyrrell became a partner, firm name Burley & Tyrrell; 1883, Retail business sold to F. E. Burley and others, (firm name of Burley & Company,) Burley & Tyrrell continuing the Wholesale business; Incorporated 1891 under the name of Burley & Tyrrell.

JOHN TYRRELL,
OF BURLEY & TYRRELL,
Wholesale Crockery, Glassware, etc., 42 and 44 Lake Street.

BURLEY & TYRRELL,
42 AND 44 LAKE STREET.

Wholesale Crockery, Glassware and Chinaware. Established 1838. Incorporated 1891. John Tyrrell, President; M. A. Cheney, Vice-President; Ferdinand P. Armbruster, Secretary and Treasurer. One of the pioneer houses of this line at Chicago.

There are a number of agents for Eastern houses here, but their business scarcely alters the total. They represent the big Eastern pharmaceutical manufacturers and drug millers. Detroit furnishes much of the pharmaceutical stock handled here, and a considerable quantity of chemicals comes here from St. Louis.

The territory covered by the Chicago drug trade extends from the Ohio river west to the Pacific. The trade is light in the extreme Northwest and also in the South. As a rule the manufacturers sell direct to the wholesalers and jobbers, doing no jobbing themselves, and the jobbers supply exclusively the retail stores.

DETMER WOOLEN CO.,
196 TO 202 MONROE STREET.—172 TO 184 FIFTH AVENUE.
LONDON, PARIS, NEW YORK, CHICAGO AND SAN FRANCISCO.

Importers, Manufacturers and Jobbers of Woolens and Tailors' Trimmings. Specialty: furnishing Samples to Merchant Tailors to sell from.

J. F. DETMER,
PRESIDENT OF THE DETMER WOOLEN CO.,
FIFTH AVENUE AND MONROE STREET.

Some of them handle paints and oils in connection with their drug stock; others make a specialty of the wants of physicians and surgeons. Among the retailers here are three or four doing an exceptionally large

business in sales, and two or three more that have an extremely handsome prescription business. The more important concerns of the city are shown in the illustrations of this chapter.

A. M. ROTHSCHILD,
OF A. M. ROTHSCHILD & CO., DEPARTMENT HOUSE, STATE AND VAN BUREN STREETS.

DRY GOODS, MILLINERY, FANCY GOODS, ETC.

THE dry goods trade (here as elsewhere, one of the great jobbing lines) has its history. It is a history beginning almost with the story of the place, and showing long ago on its wholesale side that same seemingly inevitable tendency to centralization which is so plainly illustrated in the rise and development of the great department stores — the tendency, in fact, which is to be observed everywhere of late in manufactures and mercantile lines of all kinds, finance, politics even, in every direction throughout the world.

"ROTHSCHILD'S" DEPARTMENT HOUSE,
STATE AND VAN BUREN STREETS.
Covers an area of 10,000 sq. ft., with 60 departments. Has 1,500 employes.

THE "FAIR,"
ADAMS AND STATE STREETS.
Department House.

There are now a less number of concerns in this trade here than there were thirty, twenty, or even ten years ago, although the city has grown so amazingly, and the grand aggregate of business is greater than ever; but this appears not altogether an unmixed evil

MARSHALL FIELD & CO.,
WASHINGTON STREET AND WABASH AVENUE.
Department House Annex.

SIEGEL, COOPER & CO.,
STATE, VAN BUREN AND CONGRESS STREETS.
Department House.

as to dry goods at least, for those houses that have survived the transition offer far superior facilities for business, and better sustain the prestige of the city as a jobbing dry goods market.

GAGE-DOWNS CO.,
264 TO 270 FIFTH AVENUE.
Sole Manufacturers of G-D Chicago Waists and G-D Corsets. Only Corset Factory in Chicago. Established 1891. 350 Employes. W. Lehman, President; M. C. Mayer, Treasurer.

Dry goods were sold here at wholesale as early as 1847. At least there was one house then of the higher order; and in

BUTLER BROTHERS,
230 ADAMS STREET.
Wholesale Fancy Goods. Established 1877.

VIEW IN FACTORY OF THE GAGE-DOWNS CO.,
264-270 FIFTH AVENUE.

SPAULDING & CO., INCORPORATED,
JACKSON BOULEVARD AND STATE STREET.
Goldsmiths, Silversmiths and Jewelers, Importers of Bronzes and Art Goods. Paris, 36 Avenue de l'Opera.

the year 1858 the business of this house aggregated $300,000. One of the principals in that house still lives, and is the most famous merchant of this line, in fact of any line, in the city today — one of the most famous indeed in the world. In 1860 there were eleven houses here classed as wholesale dry goods houses, nearly all located on Lake street, then the great business thoroughfare. Thirty years later the number of houses of this line, strictly speaking, was five. There were, however, besides, two large Eastern concerns — both of Philadelphia, represented here with sample stocks and salesmen. There are three houses here that have each been established over thirty years. Their sales combined will aggregate $75,000,000 annually, an amount ten times those of any single dry goods house in a Western city, and fully three times what was done by all the dry goods houses of this city in 1876, and this in the face of steadily falling prices for all the staples of the trade — domestics, prints,

LLOYD MILNOR,
PRESIDENT SPAULDING & CO., INCORPORATED.
Goldsmiths, Silversmiths and Jewelers,
Jackson Boulevard and State Street.

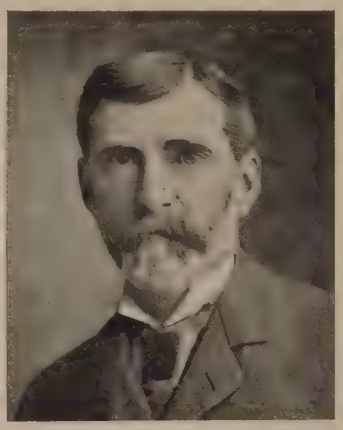
SPAULDING & CO., INCORPORATED,
JACKSON BOULEVARD AND STATE STREET.

ANTIQUE FURNITURE WAREROOMS OF W. K. COWAN & CO.,
203-207 MICHIGAN BOULEVARD, FINE ARTS BUILDING.
Established 1894. Dealers in Genuine Antiques and correct reproductions. Special furniture to order from original designs. Importers of French, English, Spanish and Dutch antiques, silver and faiences.
This shop is one of the most unique and interesting places in Chicago to visit.

W. K. COWAN,
OF W. K. COWAN & CO.
Antique Furniture, 203-207 Michigan Boulevard.

woolens, dress goods, no- all kinds — year in and year

The wholesale dry goods trade of the city runs from $95,000,000 to $100,000,000 a year, not including millinery or fancy goods, here regarded separate lines. The special advantages of the city for the business



J. L. ROWE,
Of Rowe Bros., Jewelers.
163 State Street, cor. Monroe.

CHARLES H. HULBURD,
Of Hulburd, Warren & Co., Grain Commission, Chicago, and President the Elgin National Watch Co., of Elgin, Ill.

were summed up as follows in a pamphlet issued for trade purposes some time ago: 1. The natural tendency of business to center here, as shown by establishments in this particular line, which are among the largest in the land. 2. Superior transportation facilities by water as well as rail. 3. The business methods in vogue. These methods are summarized further: There are here a few houses of very large capital, showing immense stocks of infinite variety under a single roof, thus affording buyers not only an extensive choice, but saving their time. These houses are direct importers, and as sell-

tions, linens, hosiery, textiles of out, since the year 1870.

ROWE BROTHERS,
Jewelers, 163 State Street,
Corner of Monroe.

VIEW IN THE STORE OF ROWE BROS.,
163 State Street, corner of Monroe.
Watches, Diamonds, Jewelry.

ELGIN NATIONAL WATCH CO.,
Elgin, Ill.
Largest watch factory in America. Covers twenty-seven acres and furnishes a livelihood to 2,500 hands. Chicago office, 76 Monroe Street. Charles H. Hulburd, President.

ing agents for mills, middleman's profits. They cover the whole and from Canada to best adapted to this as may be by selling tomers to do likewise. cloaks, for instance—

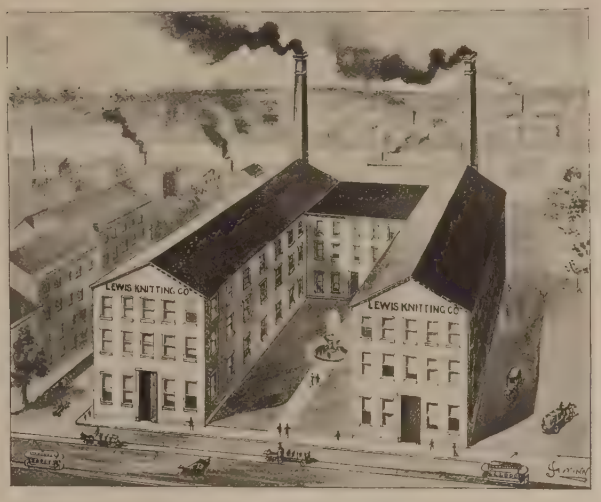
CHARLES V. WOHLHUETER,
203 MEDINAH TEMPLE, FIFTH AVENUE AND JACKSON STREET.
Dry Goods Commission Merchant and Broker.

save themselves and their customers the They have facilities for quick shipments. territory from Pennsylvania to the Pacific, Mexico, and make a specialty of styles field. They do a cash business as nearly on short time, and encouraging their cus- In some branches of the business — as they are manufacturers themselves.

WHOLESALE CLOTHING.

THERE are no jobbers in this line left at all. The manufacturer sells direct to the retailer, and in one instance to the consumer himself.

There are about thirty large concerns here of this line, and besides these a number of smaller ones. The trade amounts to about $35,000,000 a year in all its branches, men's, boys' and children's, a figure making this city next New York in the clothing trade, and not far behind at that. There are perhaps 3,000 hands employed in the business, men and women, and the capital in it is probably $10,000,000.



MILLS OF THE LEWIS KNITTING CO.,
JANESVILLE, WISCONSIN.
MANUFACTURERS OF FINE UNDERWEAR.
S. B. Lewis, President; R. E. Lidgerwood, Vice-Prest.; F. F. Lewis, Sec. & Treas.

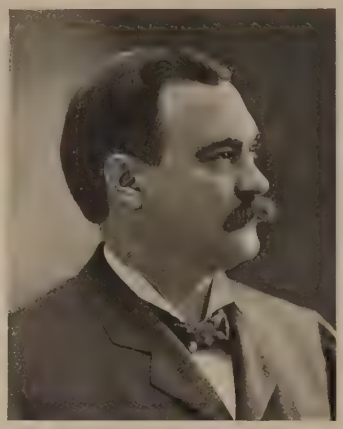
R. E. LIDGERWOOD,
MEDINAH TEMPLE, CHICAGO.
VICE-PRESIDENT OF THE LEWIS KNITTING CO.

Every city has its specialties in trade, and is distinguished for some particular characteristic. Thus, in the clothing line New York has superior facilities—in the way of sweat-shops and shoddy manufacturing, we may say—for turning out cheap clothing. Chicago does little of that. The quality produced here is mainly the me-

TAYLOR & PARROTTE,
ADAMS AND MARKET STREETS.
Manufacturers and Jobbers of Hats, Caps and Gloves.

J. H. LESHER & CO.,
183 TO 189 MADISON STREET, COR. FIFTH AVENUE.
J. H. Lesher, John L. Bobo. Importers of Tailors' Trimmings,
Established 1880.

THE LATE A. A. DEVORE,



JOHN A. DEVORE,

Of A. A. Devore & Son, Tailors, Pullman Building, Cor. Michigan Avenue and Adams Street.

dium and best. The styles are about the same as throughout the country. Each house has its own particular branch, one making overcoats, another perhaps nothing but vests, and so on. The sales territory of the trade of this city stretches from Ohio on the East to the Pacific and into the South. It also reaches well into the Southwest, i. e., Texas, the Indian Territory, etc. For the South special sizes are made. Material comes from the East and from woolen mills in Ohio, Michigan, Indiana, Wisconsin, Iowa, Oregon, and the West generally,

A. A. DEVORE & SON,
Pullman Building, Michigan Avenue and Adams Street.
Tailors. Established 1878.

THE LATE WILLIAM L. SCHAUB,
Of Schaub Bros.
Importing Tailors, 80 and 82 Monroe Street.

where the wool crop is largest and the goods genuine.

American clothing is regarded far superior to anything made abroad for style and workmanship. Ready-made clothing of the first class now compares very favorably with tailor-made goods for material and finish. One branch of the clothing trade which has

FRANK J. SCHAUB,
Of Schaub Bros.
Importing Tailors, 80 and 82 Monroe Street.

SCHAUB BROS.,
80 and 82 Monroe Street.
Importing Tailors. Established 1881.

WILLIAM GRUS,
Of Wm. Grus & Son, Tailors.
Monadnock Block, Jackson and Dearborn Streets.

reached notable proportions in recent years is that known as tailoring for the trade. Several large houses are engaged in this. Besides their city patronage they make up a great deal of work for out-of-town tailors, who simply carry samples and take measurements, sending the suits here to be cut and made. This branch of the business is now $8,000,000 to $10,000,000 a year.

WM. GRUS & SON,
Monadnock Block, Jackson and Dearborn Streets.
Fashionable Tailors. Established 1862.

The first wholesale clothing house of the city was established in 1852. Two growths from this parent stock still survive, though one of them is now closing out and retiring.

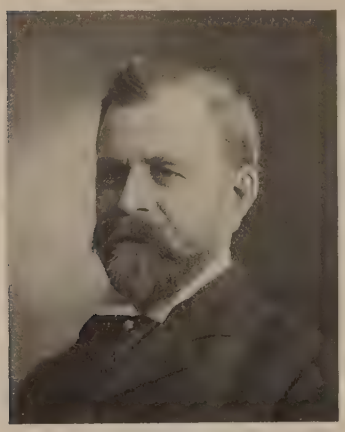
C. H. JORDAN & CO.,
14 and 16 East Madison Street.
Funeral Directors.

FURNISHING GOODS.

There are twelve wholesale furnishing goods houses in Chicago. The business is upward of $15,000,000 a year. A very large part of this is done by the wholesale dry goods houses in their furnishing goods departments. There is one highly important house here making a specialty of this trade which has two houses in Europe and a salesroom in

C. H. JORDAN & CO.,
1621 Orrington Ave., Y. M. C. A. Bldg., Evanston, Ill.
Funeral Directors.

C. H. JORDAN & CO.,
114 East 53rd Street, Hyde Park.
Funeral Directors.



F. A. HOLBROOK,
MANAGER OF THE AMERICAN SCHOOL FURNITURE CO.
Wabash Avenue and Washington Street.

New York City. The goods of this line originate everywhere, both in this country and Europe. Some of them are imported and made up here. The sales territory of the jobbers is quite as much east as west of here. The Chicago houses of this line have trade in all parts of the country.

Business in this trade was never better than at present, and the signs all point to a continuance of these good times.

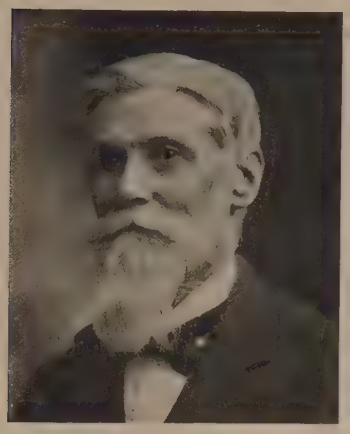
LAIRD & LEE,
263-5 WABASH AVENUE.
Standard Publications — Dictionaries (English, French, Spanish and German), Spanish Instructor, Guide to Paris and Every-day French Conversation, Mechanical Works, Reference Books, Juvenile Literature, High-Class Fiction, etc. Established 1887.

CLOAKS, WOMEN'S SUITS, ETC.

THIS business is in the hands of four large concerns engaged in this branch of manufacture exclusively, and of some of the large wholesale dry-goods houses, the greater part in possession of the four. The trade, jobbing and manufacturing, amounts to $6,500,000 or $7,000,000 a year, about ten per cent of which is city trade, the rest out-of-town business.

This trade is one of those which have most wonderfully developed here of late — so much so, indeed, that Chicago controls the western trade in the line almost entirely, with a field stretching from Ohio to California, and has come to be second to New York only of eastern rivals in the business. Many new concerns have lately started up and establishments which were devoted solely to the manufacture of men's clothing have ventured also into this branch of the clothing trade.

THE AMERICAN SCHOOL FURNITURE CO.,
WABASH AVENUE AND WASHINGTON STREET.
F. A. Holbrook, Manager. Specialty: Seating for Schools, Churches, Opera Houses, Halls, etc.



EDWARD GOODMAN,
PRESIDENT AND TREASURER THE GOODMAN & DICKERSON CO.
Publishers of "The Standard." He began with the first issue Sept., 1853.

MILLINERY AND FANCY GOODS.

CHICAGO is ranked in the millinery trade second in the country. It has the jobbing business of the West pretty well under control. There are six large houses in this line here and innumerable smaller ones. One of the six claims to be the largest of this line in the land in area covered by its stock.

GEN. A. C. McCLURG,
PRESIDENT OF A. C. McCLURG & CO.
Leading Booksellers and Publishers of Chicago.

The business done at wholesale amounts to some $5,000,000 a year. Nearly all this is country trade. The field runs east to Ohio, west to the Coast and south to Texas. The number of employes varies greatly with the season of the year. There are two busy seasons in the trade, spring and fall. March and April are the best spring months; August and September the best fall months. For about two weeks in each of these seasons large numbers of country milliners come in and work in the big stores to master the styles and then go home. A large house will thus range from two hundred employes in the dullest season to seven hundred in the liveliest.

OFFICES OF "THE STANDARD,"
MONON BUILDING, 324 DEARBORN STREET.
Organ of the Baptist Denomination. Established 1853. Oldest Religious newspaper in the Northwest. Goodman & Dickerson Co., Publishers. Edward Goodman, President and Treasurer; Emma R. Dickerson, Vice-President; J. S. Dickerson, Secretary and Managing Editor.

Materials for manufacturing come from all parts of the world. Trimmings are imported from Paris and Germany, straw-braids from England, Switzerland, Italy and China. Local manufacturers furnish the shapes to all except one house, which makes its own.

A feature of the millinery trade here are the "Annex" rooms, where customers are permitted to copy the pattern hats with their own goods.

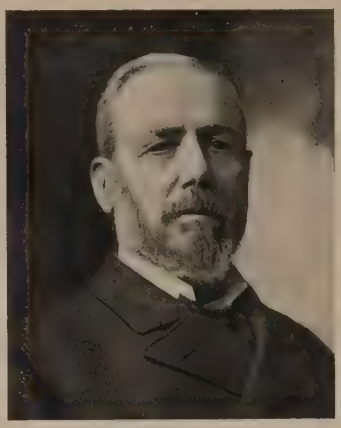
There is only one exclusively wholesale fancy goods house here. The trade is largely done by department stores, silk and millinery houses and others. The trade will aggregate perhaps $1,000,000 a year. It has expanded rapidly in the last five or six years. The staples of

McCLURG BUILDING,
215-221 WABASH AVENUE.
Occupied by A. C. McClurg & Co., Booksellers and Publishers, Importers, Stationers and Engravers.
Books and stationery at wholesale and retail; fancy goods at wholesale. Founded 1847 as Griggs & Bross, it became S. C. Griggs & Co. in 1848; Jansen, McClurg & Co. in 1872; A. C. McClurg & Co. in 1886. Incorporated 1899, with a capital of $600,000, under the presidency of Gen. A. C. McClurg.

ORIGINAL ALLEGRETTI CHOCOLATE FACTORY
159 State Street.
Allegretti Chocolate Cream Co., Ignazio Allegretti, President, Proprietors.
Illustration showing Dewey Peace Jubilee Decorations and mottoes on front of building, October 18–19, 1898.

this line are fancy hemstitched linens, lace-making materials and embroidery novelties, these latter produced by the house just referred to. Other materials are imported—laces from England, France and Germany, linens from Austria and Ireland, etc. Designers are employed by the larger dealers for lace and embroidery patterns and stamped work.

The city's field in trade in this line is chiefly the Middle-West and Northwest, namely: Ohio, Illinois, Indiana, Wisconsin, Michigan, Minnesota and Iowa; but some business also is done outside that territory.



IGNAZIO ALLEGRETTI,
President Allegretti Chocolate Cream Co.
Chocolate Manufacturers, 159 State Street.
(The "Original Allegretti," a veteran of '61.)

SHIRTS, HOSIERY, FURNISHING GOODS, ETC.

Although not comparable to some of the Eastern cities in these lines as a manufacturing center, Chicago is nevertheless of importance as the great distributing center of the West.

The wholesale shirt and collar business had its rise here about twenty years ago when some of the Troy manufacturers opened agencies here, and now very many Eastern concerns of this class are represented among those in the wholesale quarter. This business has progressed wonderfully since 1884, and more than ever in recent years. It is now about $4,000,000 in sales annually. There are four houses that stand out prominently. The trade territory extends from Ohio to Colorado, with the middle West as the best market.

The furnishing goods trade amounts to perhaps $3,000,000 additional. There are four manufacturers of hosiery, employing 800 hands between them and $400,000 of capital, and doing about $2,000,000 of business a year. The total for the business as a whole, shirts, furnishing goods, hosiery and knit goods, is about $9,000,000 a year.

HATS AND CAPS.

Although not one of the largest of the jobbing lines of the city, this one still reaches very respectable proportions. There are seven or eight

ORIGINAL ALLEGRETTI'S,
159 State Street.
Interior view of the Establishment. Showing Dewey Peace Jubilee Decorations, etc., Oct. 18–19, 1898.

large concerns here styling themselves manufacturers and jobbers, and they do a total of $6,500,000 or $7,000,000 a year. Three of the larger houses do more than half the wholesale business. They employ 700 to 800 hands between them all, and supply the trade of the West and Southwest.

The manufactured product of the city is chiefly the better grade of stiff hats.

In large part the goods of this line, however, still come from the East. Among the fifty large retailers in the downtown district are several Eastern agencies.

The department stores are important factors in the retail hat trade of the city.

CROCKERY, EARTHENWARE, GLASSWARE, ETC.

THIS is strictly a jobbing line here; there are no factories at all, but the city is a very considerable distributing center—next to New York in point of fact, and growing fast. There has been a great development of this sort of trade in recent years, more especially the last two or three.

The department stores are an important factor in this trade. They do perhaps 20 per cent of the total business. Besides them there are three large jobbing and importing houses here. Altogether the trade reaches $5,000,000 annually.

The trade field in this line is vast. It includes all the middle West north of the Ohio river, and extends from the lake region to the Pacific. Present conditions in this field promise continued growth in the line.

The stocks carried by the different houses of this line differ considerably in quality, but the variations are mostly in designs and styles. The lamps and glassware handled are nearly all of American manufacture—made principally in the East; the chinaware and earthenware are imported from England, Germany and France, where, in fact, nearly all such wares originate. Earthenware, being most in demand, is the best seller. With handlers of cheap goods the American earthenware predominates.

To tin and kitchen wares and other house furnishings, sometimes handled in conjunction with this line, reference is made in another part of this work.

THE JEWELRY BUSINESS.

THIS is one of the most important centers of the jewelry trade in the country. There are several first-class retail concerns supported by the wealthy and luxurious classes of the city and vicinity, some of which establishments are manufacturers also and jobbers, to an extent, and there is one large exclusively manufacturing jewelry house; but the chief importance of the city in the trade is as a jobbing center distributing the product of Eastern factories.

As such Chicago controls not only the greater part of the strictly Western field, but other territory outside of that as well, in the Middle States, for example, and the Upper South, and everywhere, in fact, from Canada to Mexico. Nearly all the large Eastern manufacturers of watches, clocks, silverware and jewelry are represented here, and some of the Providence and other "Down East" concerns do their best business here. The city is also headquarters for Elgin and other Western producers of watch cases and movements.

There are five large jobbers here. Their total is probably $5,000,000 in sales a year. The business has many subdivisions, and is very much specialized. Diamonds, optical goods, silver plate, watches, clocks, jewelers' supplies, art wares are, for the most part, separate and distinct branches of the line. The business is not one of recent growth; this has been a wholesale jewelry center since 1855. State street is the great center of the trade; the principal retailers are all on that thoroughfare, and most of the jobbers are in the Columbus Building, the Masonic Temple or other office blocks near by. The trade supports a flourishing association, and has its reunion and banquet regularly every year.

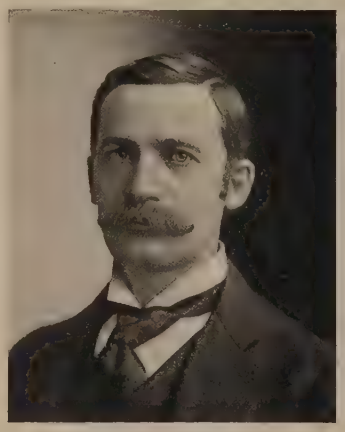
CHAPTER XIII.

MANUFACTURES. A BRIEF ABSTRACT OF CENSUS FIGURES.

IN the development of this great inland capital of commerce, manufacturing enterprise has played, as we remarked at the outset, a very important part. The story of the city in this regard is interesting — quite as much to the student of facts as in those other particulars to which we have already referred.

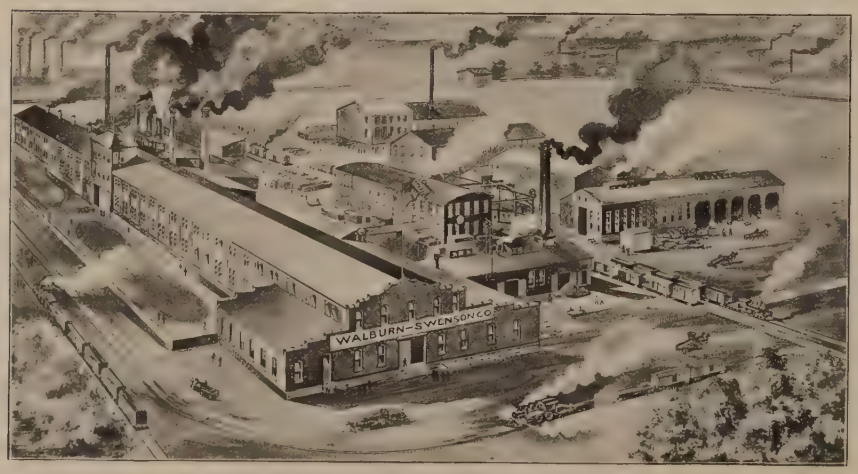
As the second city in value of product among manufacturing centers of this country, Chicago ranks among the great factory cities of the world. It is difficult to say just what that rank is, but it certainly is high, and if New York is the first manufacturing city of the world, as some hold, Chicago, we may say, occupies an eminence not far below.

ALBERT W. WALBURN,
PRESIDENT AND TREASURER OF THE WALBURN-SWENSON CO.
Engineers, Iron Founders and Machinists.



MAGNUS SWENSON,
SECRETARY AND MANAGER OF THE WALBURN-SWENSON CO.
Engineers, Iron Founders and Machinists.

Pending the taking of another Government census in 1900, that of 1890 remains the only available official gauge. The figures of that census, now ten years old, are certainly conservative enough, for unquestionably progress has been continuous here since. If some industries have declined, new ones have risen, and others — as everywhere — amazingly developed. For example, the bicycle and electrical industries, the printing and engraving business and many more. And old as they are these Government statistics, in the presentation they make of the rate of growth in the ten years preceding their date (1880-1890), furnish a base for an estimate of what the production of the city is now. The following tabulation illustrates this point:



WALBURN-SWENSON CO. WORKS, CHICAGO HEIGHTS,
OFFICE 944 MONADNOCK BLOCK.
Engineers, Iron Founders, Machinists. Employing 400 hands. Specialty, American Cotton Co.'s Round Bale Compresses, Cane and Beet Sugar Machinery and Multiple Effect Evaporators. Branch Offices, New York and New Orleans.

CHICAGO MANUFACTURES, 1880 — POPULATION 503,185.

PLANTS.	CAPITAL.	HANDS.	WAGES.	MATERIALS.	PRODUCT.
3,519	$68,836,885	79,414	$34,653,462	$179,209,610	$249,022,948
		Same, 1890, population 1,208,669.			
9,977	359,739,598	210,366	123,955,001	409,493,027	664,567,923
		Gain, ten years, 705,484 of population.			
6,458	291,402,713	139,952	89,301,539	230,283,417	415,544,975
		Same gain (estimated) 1890-1900, population, 1,914,153.			
16,435	651,142,311	350,318	213,256,540	640,776,444	1,080,112,898

The total product of the manufactures of the city of New York in 1890 was $777,222,721 in value, or about $112,500,000 more than Chicago at that time. With Brooklyn added, as the Greater New York, it was $1,046,466,898, approximately Chicago's showing today. At that same

SOUTH CHICAGO WORKS OF THE ILLINOIS STEEL CO.

time, Philadelphia, third in rank as a manufacturing center of the country, had $577,234,446 of product, or some $87,333,000 less than Chicago. Chicago's proportion of the aggregate reported for the 165 principal cities was 10½ per cent; of the aggregate for the whole country it was one-fourteenth.

Although second in the aggregate of its industrial product in 1890, in many lines at that time this city was first; in the meat-packing business conspicuously so, with a product greater than all the other packing centers combined — greatest in the world, in fact. It was first in this country also in the matter of foundry and iron products, first in lumber and planing-mill output, first in agricultural implements, first in soaps and tallow rendering, in hardware, cooperage, organs, furniture, mattresses and beds. In clothing and printing and leather it held the second place, being but slightly exceeded by Milwaukee in the last-named item. In boots and shoes it followed Lynn, Brockton and Haverhill, the great Massachusetts centers of the trade; in architectural iron work it was only exceeded by New York. In brewing, it was in the class of Milwaukee, St. Louis and Philadelphia, and in steam-fitting, saddlery, bookbinding and many other interests was of more than ordinary note. In many lines it has undoubtedly risen in rank since then — in printing and piano-making for example — while in those in which it was first it has certainly held its own.

There were 191 industries reported as flourishing in Chicago by the census of 1890. Of these seventy-one were of $1,000,000 of annual product and upward. One, the packing industry, ran over $200,000,000 of annual product. Next this in value was the combined iron product (cars and vehicles included) then (3) lumber and building materials; (4) clothing and apparel; (5) printing,

publishing and stationery; (6) food products other than meats; (7) furniture and house furnishing, etc., and (8) distilling and brewing. These are the principal classifications today.

The following is a tabulation of the leading and characteristic manufacturing industries of the city, condensed from 1890 United States Census Reports:

Plants.	Hands.	Wages.	Capital.	Materials.	Product.
Meat products and slaughtering:					
68	17,923	$11,031,366	$39,258,528	$173,737,588	$203,825,092
Of this the packing-houses were credited with 17,500 hands employed, $11,000,000 wages paid, $39,000,000 capital and $194,200,000 of product.					
Coffee and Spice Roasting and Grinding:					
12	486	297,788	1,838,708	7,990,928	9,004,596
Flour Mills:					
16	301	202,259	1,880,238	3,828,795	4,709,747
Bread and Bakery Products:					
335	2,665	1,525,819	2,526,078	3,852,951	6,816,788
Confectionery:					
47	1,463	606,946	1,440,993	2,391,051	3,789,169
Food Preparations (pickles, canned goods, etc.):					
42	706	169,350	803,280	1,285,895	2,190,149
Baking and Yeast Powders, Grocers' Specialties, etc.:					
11	373	144,014	998,400	1,706,204	2,767,840
Agricultural Implements:					
6	3,681	1,750,895	28,468,543	4,993,877	11,883,976
Cars, Street and Steam R. R. and Repairs:					
27	12,325	7,696,761	15,348,269	12,067,019	22,076,927
Carriage-making, Blacksmithing, etc.:					
606	3,600	2,330,207	5,145,906	2,274,695	6,708,048
Foundry and Machine Shop Products, Architectural Iron Work:					
303	15,557	9,441,120	25,662,583	17,219,410	35,245,975
Iron and Steel, Forgings, Nails, etc.:					
26	5,030	3,503,298	24,408,368	11,032,392	25,804,464
Bridges:					
9	884	623,270	1,354,000	1,874,150	2,823,537
Hardware, Cutlery and Tools, etc.:					
33	1,929	1,042,642	2,405,825	1,124,772	3,050,802
Lead, Bar, Pipe and Sheet:					
3	186	120,240	959,464	2,447,381	2,584,200
Steam Fittings, Heating Apparatus, etc.:					
16	2,224	1,269,260	2,626,623	1,269,260	3,921,738
Bronze and Brass Castings, Brass Finishing, Brassware:					
33	579	328,684	557,006	740,132	1,487,675
Lumber and Mill Products, Sash and Blinds, Packing Boxes, etc.:					
141	9,697	5,609,582	10,888,401	12,164,092	21,011,334
Carpentering:					
500	6,223	4,653,561	3,229,376	6,335,605	12,751,068
Marble and Stone, Mantels and Monuments:					
59	1,827	1,459,150	2,859,693	1,633,004	3,980,331
Masonry of Brick and Stone, Plastering, Stucco Work, etc.:					
181	6,686	4,522,219	2,699,073	7,922,068	13,963,497
Lime, Cement, Paving Material:					
18	1,779	925,137	1,788,220	2,123,992	3,633,803
Brick and Tile, Clay and Pottery Products:					
76	3,588	1,457,857	3,848,871	504,497	2,670,015
			Brick product bulk of this.		
Plumbing and Plumbers' Supplies:					
284	3,336	2,364,473	2,806,064	3,167,619	6,857,255
Roofing and Roofing Materials, Tin and Coppersmithing, Sheet Iron Working, etc.:					
324	3,613	2,026,786	3,788,120	3,964,619	7,636,698
		(Tin and coppersmithing over seventy per cent of total product.)			
Painting:					
396	3,177	2,228,892	1,724,437	1,764,287	4,932,627

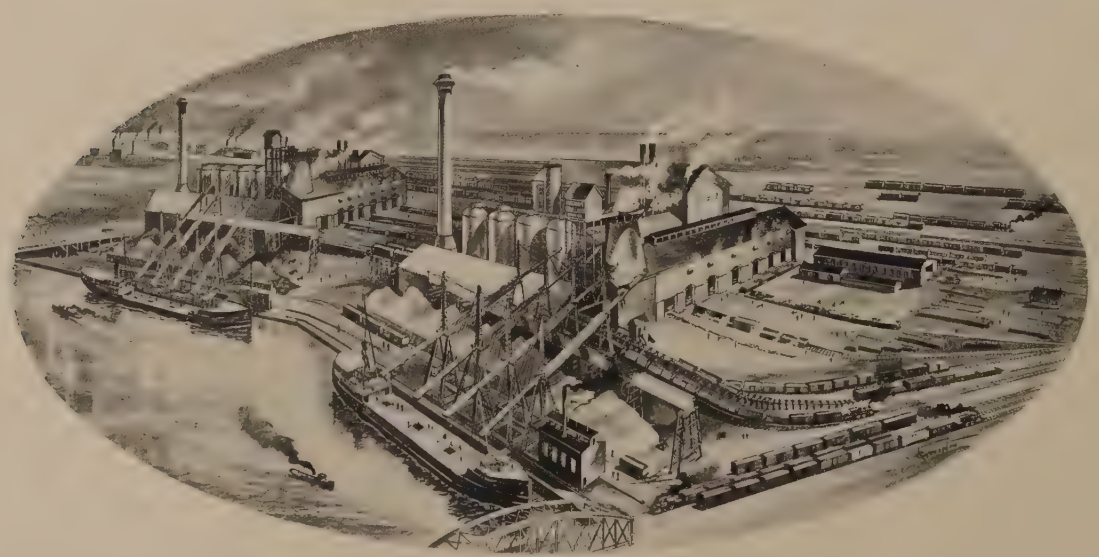
Plants.	Hands.	Wages.	Capital.	Materials.	Product.
Clothing, Men's Custom, Men's Factory, Women's Factory and Dressmaking:					
1,715	27,124	$12,341,944	$19,822,738	$27,061,251	$54,544,655
Of this total product $11,003,000 was men's custom work, $32,500,000 men's factory product, $3,575,000 the dressmaking product, $6,422,000 the women's factory product, $1,855,000 shirts, and $1,938,510 other furnishing goods.					
Millinery and Lace Goods, Silk Goods, etc.:					
207	1,655	793,161	1,406,100	1,207,189	2,629,006
The total for millinery and dressmaking was $6,204,066.					
Hosiery and Knit Goods:					
41	1,639	638,031	1,129,924	875,629	2,535,487
Hats and Caps, Fur Goods:					
50	656	410,191	784,482	712,344	1,484,505
Boots and Shoes, factory and custom work:					
811	4,122	2,032,936	3,903,039	5,002,478	9,594,485
(Of the product $1,515,000 was custom work and $7,257,000 factory work. The hands on custom work numbered 600 to 700; on factory work, male and female, 3,321. There were forty-four factories of $3,133,280 capital and 754 custom shops.)					
Job Printing, Publishing, Lithographing and Engraving, Bookbinding:					
699	2,653	2,539,524	15,288,948	9,209,685	29,246,595
The job printers numbered 328, employing 800 hands and had $14,000,000 of product. Newspaper concerns numbered 319 with 837 hands and $13,250,000 product. Printing materials added about $700,000 to the above total capital and $440,000 to the product.					
Labels Tags, Envelopes, Paper Boxes:					
26	1,125	356,723	1,088,628	489,390	1,408,700
Furniture, House-furnishing Goods, etc.:					
280	9,002	5,112,445	8,855,359	6,200,398	15,217,219
$7,500,000 of capital and $13,000,000 of product factory furniture.					
Mattresses and Spring Beds, etc.:					
29	665	389,734	937,279	1,278,723	2,061,336
Musical Instruments, Organs and Pianos:					
31	1,922	1,048,098	3,293,795	1,402,273	3,421,360
Liquors, Distilled and Malt:					
37	2,209	1,583,251	18,490,563	4,368,222	18,254,581
The distillery product was $8,000,000 and the Brewery output $10,225,000.					
Tobacco and Cigars:					
379	3,015	1,620,927	1,729,234	1,552,224	5,603,692
The bulk of this (2,500 hands, $4,167,000 of product) was cigars.					
Leather and Leather Goods, Trunks and Valises:					
27	2,052	1,212,034	4,869,752	5,144,914	7,806,068
Saddlery and Harness:					
163	880	520,445	1,193,543	676,851	1,486,256
Gas:					
4	1,186	772,916	40,851,246	635,586	4,319,687
Soap and Candles:					
21	1,238	689,136	4,944,745	1,700,579	10,266,366
Paints:					
40	992	782,009	4,947,249	3,840,107	6,082,994
Oils:					
10	229	138,237	1,611,417	2,527,664	3,050,514
Fertilizers and Chemicals:					
32	654	453,258	2,326,504	980,091	2,290,115
Patent Medicines, Druggists' Preparations, Perfumery, etc.:					
113	582	318,667	1,139,625	552,008	1,880,551
Cooperage:					
47	1,463	606,946	1,142,094	1,287,723	2,322,136
Looking Glasses, Picture Frames, etc.:					
77	1,602	804,345	1,053,500	1,042,324	2,517,417
Jewelry, Silverware, Watches, Clocks, Fancy Goods, etc.:					
226	811	587,832	619,697	604,837	1,778,913

M. COCHRANE ARMOUR,
MONADNOCK BLDG.
Resident Partner of Rogers, Brown & Co., Pig Iron, Steel and Coke, and President the Iroquois Iron Co. Blast Furnace, South Chicago.

Among the industries not mentioned above, which rose in 1890 above $1,000,000 annual product (one to two millions), were the following: Billiard tables; bookbinding and blank books; paper boxes; coffins and burial cases; mechanical dentistry; fur goods and hats and caps. Among those of $1,000,000 annual product approximately, were: Awnings and tents; fancy boxes; brooms and brushes; glass cutting; staining and ornamenting; photography; silk and silk goods; smelting and refining and wirework. It will be seen from these statistics of 1890 that, taking into account the variety of its manufactures, Chicago occupies a high place among the factory centers with respect to diversity as well as volume of production. New York, and perhaps Philadelphia, only surpass it in this particular, and more and more it grows to be notable in that regard.

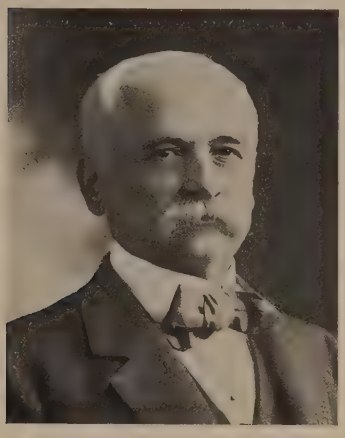
Summarizing the foregoing tabulation in accordance with the classification already made, we get the following showing:

	Hands.	Capital.	Product.
Meat Packing:	17,923	$39,258,528	$203,825,092
Iron Works, Cars, Vehicles, etc.:	41,550	87,500,000	112,500,000
Building Material of Lumber, Stone, etc., and Building Work:	39,936	33,633,255	76,836,626
Clothing, Boots and Shoes, Hats, Apparel Generally:	35,196	27,044,283	70,798,798
Printing and Publishing, Stationery, etc.:	3,778	16,377,576	30,655,295
Food Products Other Than Meats:	5,994	9,485,697	29,278,289
Furniture, House Furnishings, Pianos, etc.:	11,589	13,086,433	20,699,915
Brewing and Distilling:	2,209	18,490,563	18,254,581
Total	158,175	$244,876,335	$463,048,596



PLANT OF THE IROQUOIS IRON CO.,
96TH STREET AND CALUMET RIVER, SOUTH CHICAGO.
Manufacturers of Foundry and Malleable Pig Iron, employing 250 hands. Rogers, Brown & Company Selling Agents.

The fuel cost the manufacturers of the city, according to the census, $6,300,000 in 1890, and the annual insurance premiums paid by them was $1,750,000. These items, like the totals just given for products, are all vastly larger now. Manufacturers, as will be seen, are a mainstay of



EDWARD P. BAILEY,
MANAGER.

H. S. BURKHARDT,
ASSISTANT MANAGER.

CLAYTON MARK,
WORKS DIRECTOR.

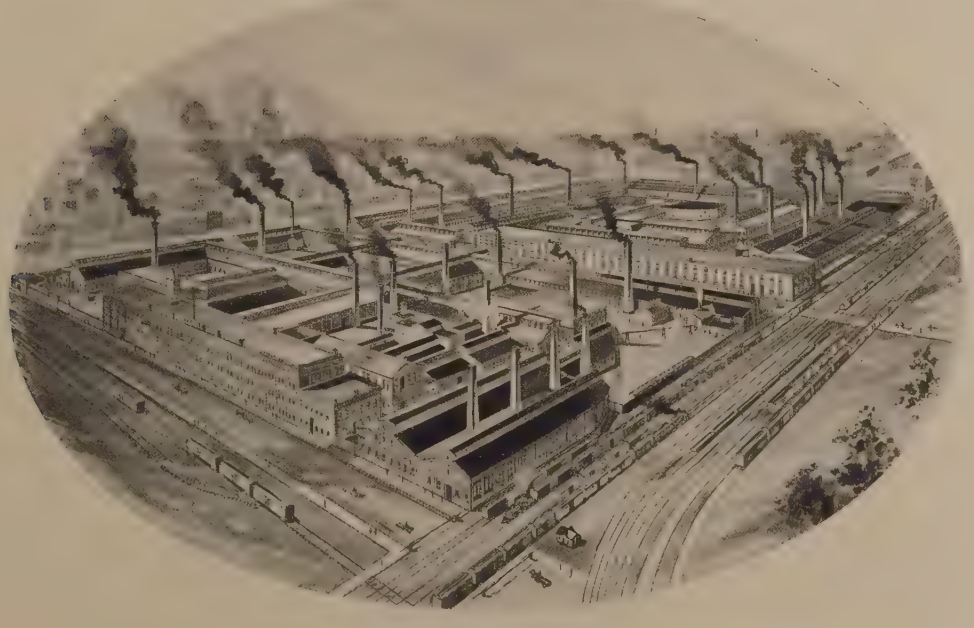
The National Malleable Castings Co. proprietor Chicago Malleable Iron Works, 26th Street and Blue Island Avenue.

the city. Fully twenty per cent of the population — 350,000 to 400,000 persons — get a livelihood from them, and they represent very likely, with the jobbing and other interests incidental to them, one-half, probably, of the whole business of the city.

THE IRON INDUSTRIES.

THE following facts respecting the manufacture of iron and steel products in Chicago are mainly to be credited to *Iron and Steel*, the organ of the iron trade here and in the West.

Chicago has advanced amazingly during the last twenty years in the manufacture of iron and steel; and not that alone, but in all branches of manufacture into which iron and steel enter. It



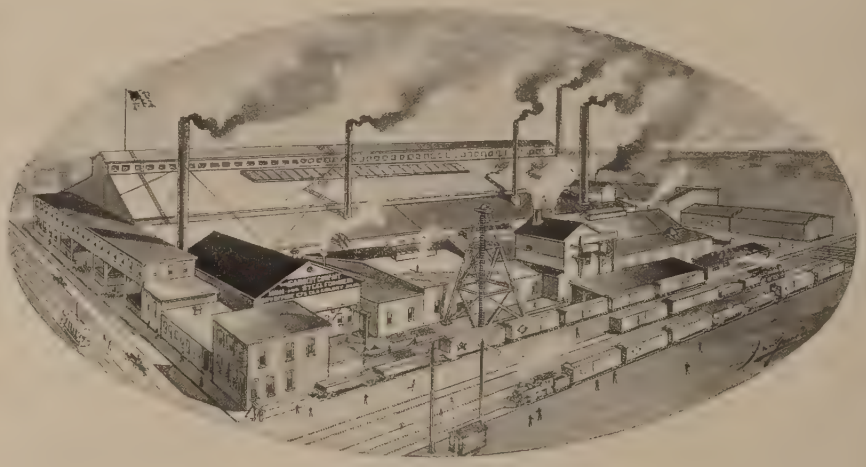
CHICAGO MALLEABLE IRON WORKS,
26TH STREET AND BLUE ISLAND AVE.

The National Malleable Castings Co., Proprietor. General Officers: A. A. Pope, President; E. L. Whittemore, Vice-President; O. K. Brooks, Treasurer. Resident Officers: Edward P. Bailey, Manager; H. S. Burkhardt, Asst. Manager; Clayton Mark, Works Director; Florence McCarthy and William Case, Superintendents.
Manufacturer of Malleable Iron Castings. Established 1873 and employing 2,000 hands.

PLANT OF THE SARGENT CO.,
CHICAGO HEIGHTS.
Open Hearth and Tropenas Steel Castings, Railway Brake Shoes, etc. Employing 500 to 700 Hands.

GEO. M. SARGENT,
PRESIDENT THE SARGENT CO.
Manufacturers of Steel Castings and Railway Supplies. 675 Old Colony Building.

C. F. QUINCY,
PRESIDENT AND TREASURER OF THE Q. & C. COMPANY, RAILROAD SUPPLIES.
Factory Chicago Heights. Offices Western Union Building, Chicago.

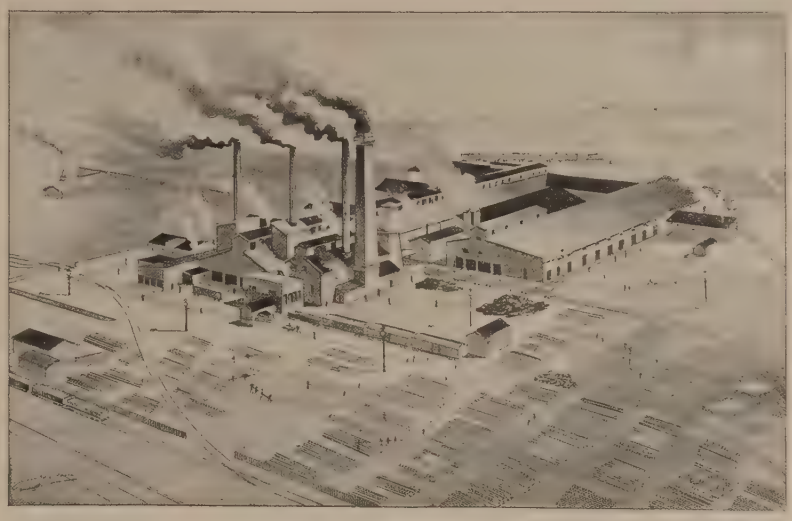


PLANT OF THE SARGENT CO.,
59TH STREET AND THE C. & E. I. R. R.
Geo. M. Sargent, President; William D. Sargent, Vice-President and General Manager; Henry K. Gilbert, Secretary and Treasurer. General Office, 675 Old Colony Building. Branch Offices, St. Louis, St. Paul, Cincinnati, Tacoma, Portland, Ore., and San Francisco.

PLANT OF THE Q. & C. COMPANY,
CHICAGO HEIGHTS.
Manufacturers of Railway Specialties and Special Machinery.
Western Agency Penna. Steel Company, The Dustless Roadbed Co., etc. C. F. Quincy, President and Treasurer; W. L. Findley, Vice-President and Counsel; W. A. Grippin, Vice-President; F. W. Edmunds, Secretary. General Offices, Western Union Building, Chicago. Agencies, 106 Liberty St., New York, Philadelphia, St. Louis, San Francisco, St. Paul and Montreal.

F. W. EDMUNDS,
SECRETARY OF THE Q. & C. COMPANY, RAILROAD SUPPLIES.
Factory Chicago Heights. Offices Western Union Building, Chicago.

ALFRED H. MULLIKEN,
PRESIDENT PETTIBONE, MULLIKEN & CO.,
Manufacturers of Frogs, Switches, Crossings and Railway Track Tools. President also Strom Manufacturing Co., Steam Forge and Machine Works. President Walmsley & Co., Acetylene Apparatus. President Illinois Acetylene Co. and Wisconsin Acetylene Co., Calcium Carbide.



WORKS OF THE INLAND STEEL CO.,
CHICAGO HEIGHTS, ON OUTER BELT R. R. OF CHICAGO.
Established 1873. Manufacturers of Bessemer Steel Bars, Angles, Channels, Tees, Special Shapes for Agricultural Implements, Harrow Teeth, Plow Beams, etc. G. H. Jones, President; P. D. Block, Treasurer; J. H. Porter, Secretary. Offices Marquette Building.

CHARLES W. WILLARD,
PRESIDENT WILLARD SONS & BELL CO.
Iron and Steel Forgings, South Chicago.

PETTIBONE, MULLIKEN & CO.,
HAWTHORNE AVENUE, EASTMAN, DAYTON AND REES STS. OFFICE 725 MARQUETTE BUILDING.
A. H. Mulliken, President; A. A. Strom, Secy. and Treas.
Manufacturers of Frogs and Switches, Crossings, Track Jacks and Drills, Rail Benders and Forged Railway Construction Materials generally.

THE WILLARD SONS & BELL CO.,
98TH AND ERIE STREETS, SOUTH CHICAGO.
Manufacturers of Car and Locomotive Axles, Boat and Mill Shafting, Wrought Iron and Steel Forgings, etc.
Established 1864 and employing 225 hands.

has come also to be one of the greatest markets in the world for all kinds of machinery and iron and steel products.

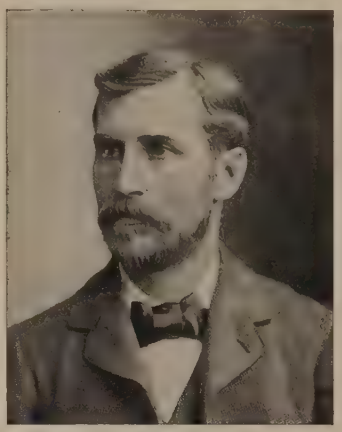
In the order of their relative importance the four great iron producing States are Pennsylvania, Ohio, Illinois and Alabama, which, combined, produce about eighty-six per cent of the entire output of the country. The Mahoning Valley district in eastern Ohio may be properly regarded

WM. H. STOCKHAM,
PRESIDENT STOCKHAM MANUFACTURING CO.
Proprietors "Central Malleable Works," Grand Avenue and North 46th Avenue.

W. S. BURLING,
SECRETARY STOCKHAM MANUFACTURING CO.
Proprietors "Central Malleable Works," Grand Avenue and North 46th Avenue.

as belonging to the Pittsburg field. So classifying it, there are only three important iron-producing centers in the country, namely, Pittsburg, Chicago and Birmingham, Alabama, also set down in their relative importance. The first two receive their ore supplies from the Lake Superior ranges, which now produce over seventy per cent of the entire iron ore output of the country, having risen to that proportion from seventeen per cent in the year 1870.

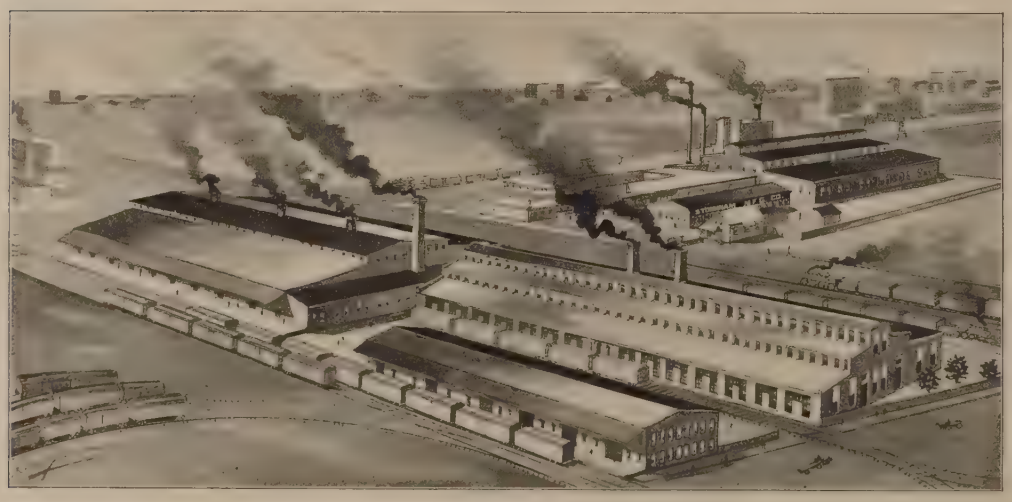
The two great iron centers of the lake region are therefore Pittsburg and Chicago. Pittsburg is distinctively an iron and steel center. Its manufactures are almost wholly iron products. In Chicago iron is only one of many industrial branches, and, where so many flourish, the importance of one, large though it be, as iron here for instance, is not so readily apparent. And it is a matter of some doubt, and may be until a new census is taken covering advances made in the decade 1890-1900, whether, taking the iron industries "all round," so to speak, into account, Chicago's does not now surpass the Pittsburg total.



S. T. NICKELSON,
VICE-PRESIDENT STOCKHAM MANUFACTURING CO.
Proprietors "Central Malleable Works," Grand Avenue and North 46th Avenue.

W. R. SMITH,
TREASURER STOCKHAM MANUFACTURING CO.
Proprietors "Central Malleable Works," Grand Avenue and North 46th Avenue.

There is in the United States only one county which produces more iron and steel than Cook county, Illinois—Allegheny county, Pennsylvania. In 1880 Cook county was fifth on the list, being surpassed in the production of iron by Allegheny and three other counties of Pennsylvania. In 1890 Cook county was second. As regards this industry,

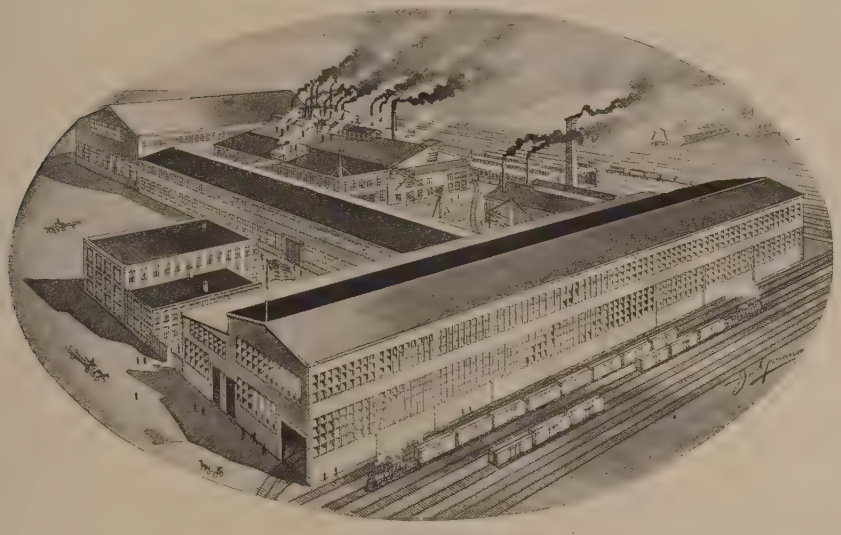


STOCKHAM MANUFACTURING CO.
GRAND AVENUE AND NORTH 46TH AVENUE.
Malleable Iron Foundries. Grey Iron Foundries. Iron and Brass Furniture Hardware. Established 1896 and employing 450 hands.

statistically speaking, Chicago is Cook county, and with it may be embraced Joliet, thirty miles distant, where the great Illinois Steel Company, having headquarters and huge works here, is also established. Including in the Chicago figures the product of this company's three iron furnaces at Joliet in 1898, this city produced 11.6 per cent of the entire pig-iron output of the country. The total production in the United States last year (1898) was 11,773,934 gross tons, of which 1,365,898 gross tons were produced at Chicago and in Joliet, Ill.

WORKS OF THE CHICAGO RAILWAY EQUIPMENT CO.
(Lessee National Hollow Brake Beam Co.)
40th Street and Princeton Avenue.

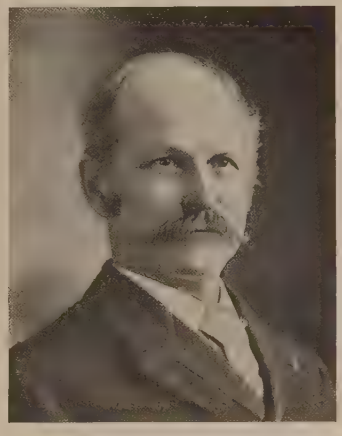
Manufacturers of Iron and Steel Brake Beams for all classes of passenger and freight cars, and locomotive tenders. H. S. Burkhardt, President; E. B. Leigh, Vice-President and General Manager. City Offices, Great Northern Building.



AMERICAN BRIDGE WORKS.
Stewart to Princeton Avenues, and from Fortieth to Root Streets.

Civil Engineers, Contractors and Manufacturers. Heavy Bridge Work, Viaducts, Engine Turntables, Hammered Iron or Steel Shafting, Car and Locomotive Axles, Iron or Steel, and all kinds of Heavy Forgings, Air Hoists, etc.

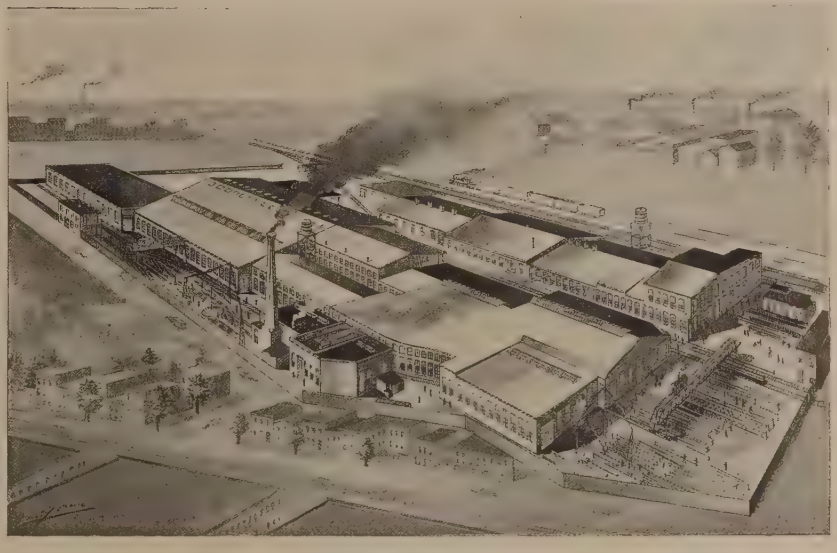
Paul K. Richter, President and Engineer; Frederick M. Steele, Treasurer; P. J. Cunneen, Secretary; C. Weatherson, Superintendent; C. A. Hasbrouck, Assistant Engineer.



FREDERICK M. STEELE,
President Chicago Forge and Bolt Company, and Treasurer American Bridge Works.

Offices of Companies at works, Fortieth Street and Stewart Avenue. Personal office, 413 Rookery Building.

But the true greatness of this city as a pig-iron center is shown by its consumption of iron rather than its production. Chicago is the largest iron foundry city in the world. Philadelphia held that distinction until ten or fifteen years ago, when the honor came to the shores of Lake Michigan



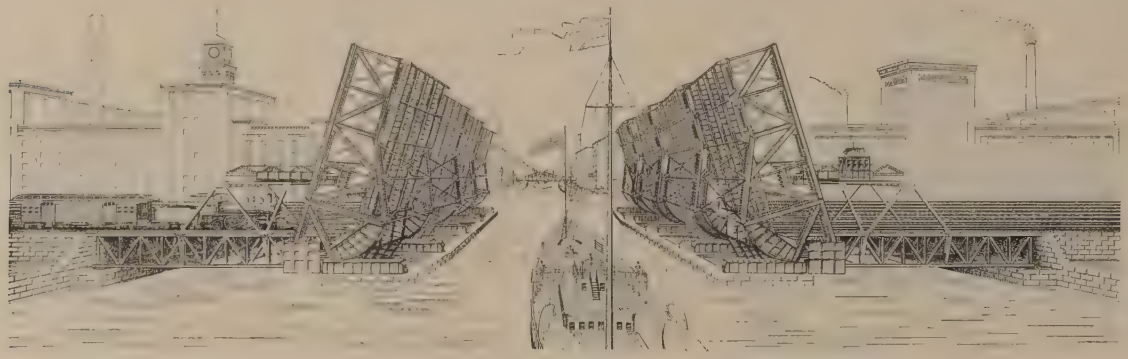
LASSIG BRIDGE & IRON WORKS,
Clybourn and Wrightwood Avenues (Lake View). Office, 707 Rookery.

M. Lassig, President & Treasurer; E. A. Smith, Secretary; E. Gerber, Engineer. Designers and Builders of Wrought Iron and Steel bridges, Viaducts, Piers, Turn Tables and Plate Girders.

and promises to abide here indefinitely. This city with the country adjacent not only consumes its own pig-iron product, but a vast amount besides is imported from other producing fields. More than 500,000 tons of foundry iron (valued at $10,500,000 approximately), were sold in Chicago last year, and for the first half of 1899 the sales have already reached that figure. Alabama, too, and other Southern producing districts are sending into this territory every year hundreds of thousands of tons of pig.

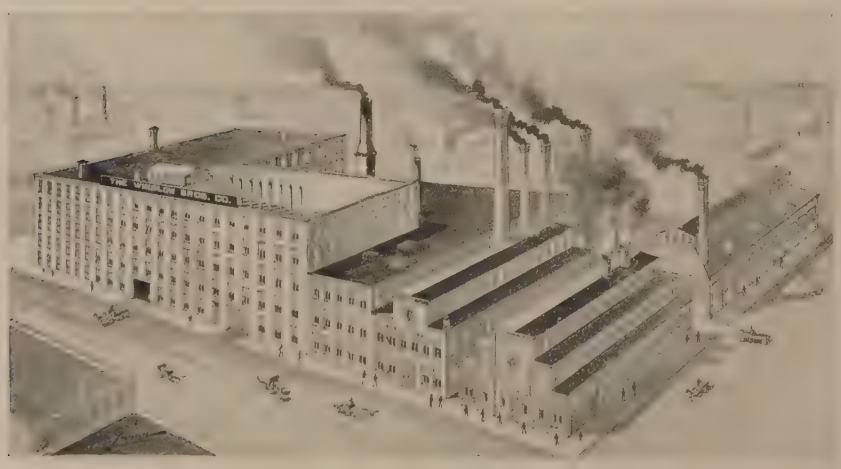
ALBERT H. SCHERZER,
PRESIDENT SCHERZER ROLLING LIFT BRIDGE CO.
1616 Monadnock Block.

SCHERZER ROLLING LIFT BRIDGE,
VAN BUREN STREET, ACROSS CHICAGO RIVER.



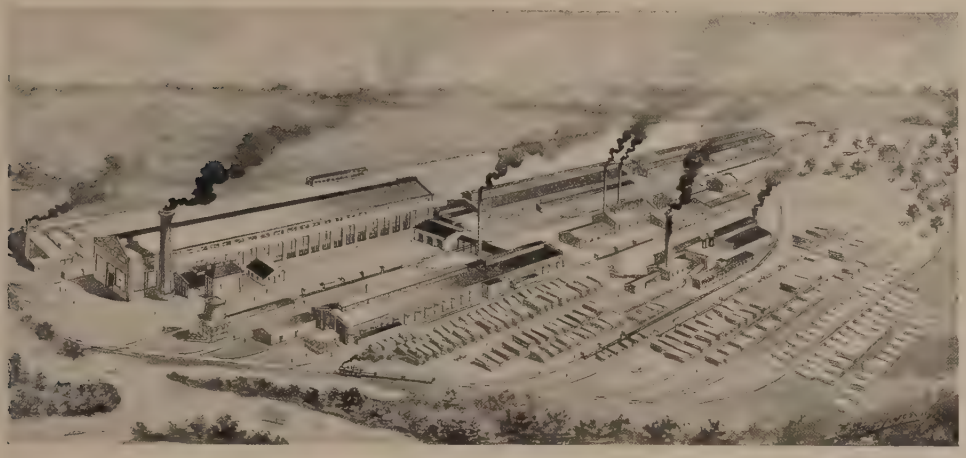
EIGHT-TRACK SCHERZER ROLLING LIFT BRIDGE ACROSS MAIN DRAINAGE AND SHIP CANAL, CHICAGO.

As a producer, Chicago ranks higher in steel than in iron. There were made in the United States in the year 1898 some 6,609,017 tons of Bessemer steel. Illinois, which means the Chicago district, produced 1,105,040 tons, or sixteen per cent of the whole. Of the 1,981,241 tons of steel rails rolled in the United States last year Chicago and Joliet produced 535,000 tons, or twenty-seven per cent. The railways are the greatest consumers of iron and steel, and as the center of the Western railway systems, Chicago naturally becomes the market for and the producer of a vast amount of iron and steel for their use. For trackage purposes



THE WINSLOW BROS. COMPANY,
CARROLL AVE., ADA AND FULTON STS.

Architectural Iron, Brass, Bronze, "Bower-Barff," Electro-Bronze, Electro-Brass and Duplex Bronze Work for buildings. Exhibit and City Office, 759-761 Rookery Bldg. W. H. Winslow, Pres.; F. A. Winslow, Vice-Pres. and Treas.; E. S. Fechheimer, Sec'y.



WORKS OF THE ILLINOIS CAR & EQUIPMENT CO.,
CHICAGO, ILL.

Freight Cars, Forgings, Castings and General Machine Work. William H. Patterson, President; Alfred E. McCordic, Vice-President; Alvin C. McCord, General Manager. General Offices, 1480 Old Colony Building, Chicago. Works also at Urbana, Ohio.

alone the railways consume from fifteen to thirty per cent of the entire output of steel. The first Bessemer steel rails ever produced in the country were made at the Chicago Rolling Mill, May 24, 1865, from ingots made at Wyandotte, Michigan. Ever since then this city has been intimately identified with the growth of the steel rail industry, its output of late years ranging from twenty-two to twenty-three per cent of the total production of the United States.

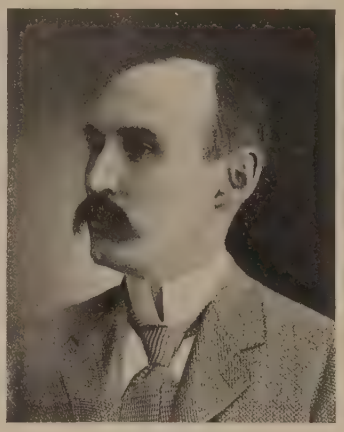
But the greatest demand for iron and steel in the West has come through the development of allied manufactures, in many branches of which Chicago has already attained paramount importance. In car construction Chicago is the greatest producer in the country. In 1890 this city turned out a car product valued at $14,517,719, which was greater

WORKS OF THE CHICAGO BRIDGE & IRON CO.,
THROOP AND 105TH STREETS.
Horace E. Horton, President; George T. Horton, Vice-President; Henry W. Wilder, Secretary. Established 1889.

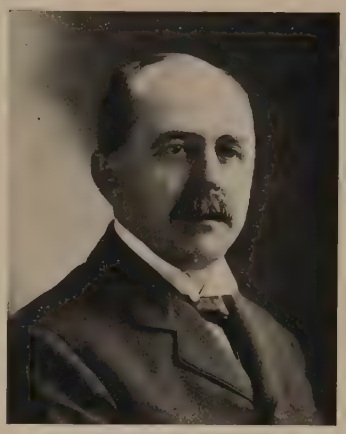
WORKS OF THE CHICAGO BRIDGE & IRON CO.,
THROOP AND 105TH STREETS.
Manufacturers and Builders of Metal Structures. Engineers and Contractors for Bridges, Buildings, Water Towers, Stand Pipes, Water Pipe, Cranes, Grain Storage, Smoke Stacks, Roof Trusses, Locomotive and Bridge Turn Tables.

than the output of any one State outside of Illinois. In bridge construction its interests are exceeded by only one or two centers. It is eminently first in the construction of street railway

cars. Its growth in architectural iron work has been marvelous. It is the greatest stove center in the world. Its agricultural implement trade is vastly beyond that of any other city. Chicago produces agricultural implements to a greater value than any other three cities in the United States, and it makes 14 per cent of the total production of the country. There is no city in the Union the bicycle manufacturing interests of which equal those of Chicago. It is estimated by experts that forty per cent of the 700,000 bicycles manufactured annually in the United States are made in Chicago. Manufacturers of machine tools and heavy and light hardware recognize this city as the greatest distributing center for their products in the country. This trade alone reaches the sum of $50,000,000 annually.

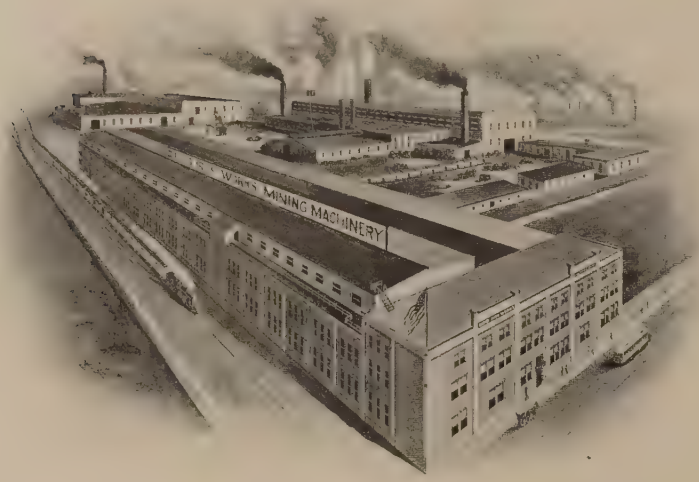


P. W. GATES,
PRESIDENT.



H. W. HOYT,
SECRETARY,

GATES IRON WORKS. 650 ELSTON AVENUE.



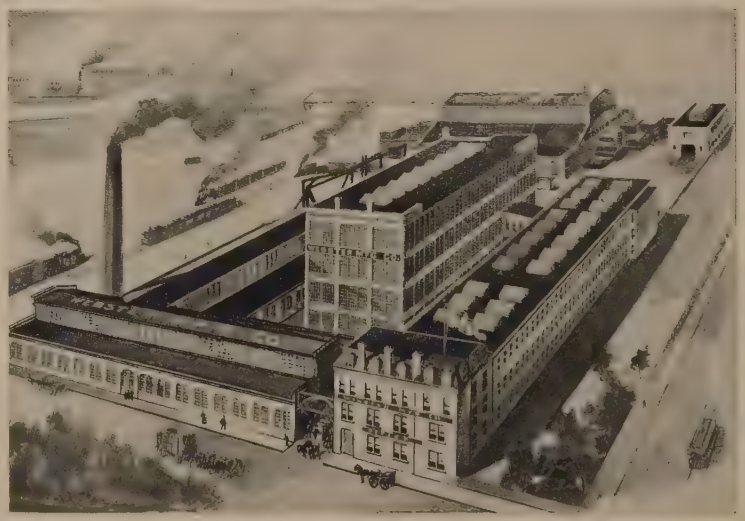
THE GATES IRON WORKS,
650 ELSTON AVENUE.

Rock and Ore Crushing Machinery, Mining and Cement Machinery. Sole manufacturers of the Gates Gyratory Rock Breaker. Branch sales offices in New York and London, and agencies in all the principal mining centers of the world. Established 1843.

T. K. WEBSTER,
PRESIDENT WEBSTER M'F'G CO., CHICAGO.

Manufacturers of Elevating and Conveying Machinery for use in grain elevators, starch and sugar works, oil mills, cement mills, malt houses, etc. Also makers of the Webster Gas and Gasolene Engines.

The above are only instances of the consuming demand of this city for iron and its products. The list might be extended indefinitely; for not only does the city consume the major part of its own iron and steel product, but it uses vast quantities supplied by other producing centers. Pittsburg exports an enormous tonnage of iron and steel annually to Chicago. Ohio, the South, the



WORKS OF THE WEBSTER MANUFACTURING CO.,
1075-1097 WEST 15TH ST.

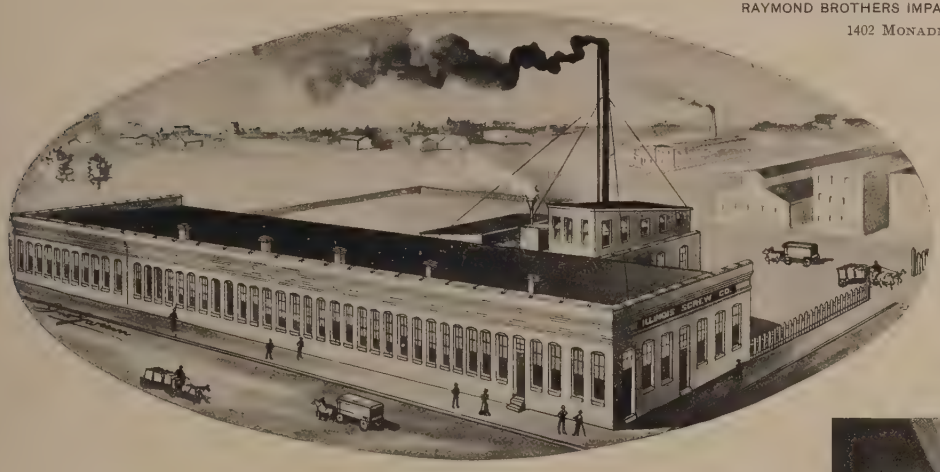
Employing about 400 men and occupying a floor space of 127,000 sq. ft., or nearly 3 acres. They manufacture the most complete line of Grain Elevating and Conveying Appliances of any firm in the world, and ship goods to nearly all countries of the world. Branch office, New York, 38 Dey St.

Indiana gas belt, and the various manufacturing places along the lakes, all look to Chicago as one of their chief markets. Here there is a constantly growing railroad tonnage. The vast agricultural West turns to this city for its supplies. The manufacturing interests throughout the city's field in trade are making an amazingly large demand for iron and steel and their products, all of which are produced or marketed largely through Chicago, and are likely so to continue to be on a still larger scale in the future.

A. RAYMOND,
PRESIDENT AND GENERAL MANAGER.

J. M. JOHNSON,
SECRETARY AND TREASURER.

RAYMOND BROTHERS IMPACT PULVERIZER COMPANY.
1402 MONADNOCK BLOCK.



WORKS OF THE ILLINOIS SCREW CO.,
CHICAGO HEIGHTS.

Manufacturers of Milled Screws. E. H. Pitkin, President; H. A. Taylor, Vice-President; O. L. Bicknell, Secretary, Treasurer and Manager. Office 40 South Canal Street.

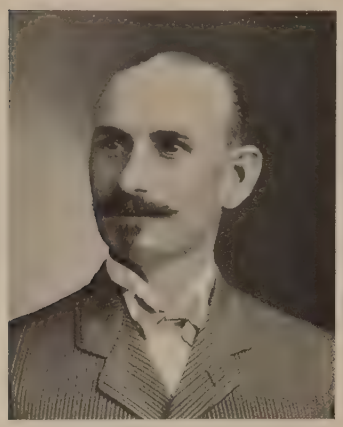
FOUNDRIES, IRON WORKS AND MACHINE SHOPS.

THESE lines run together oftener than not; generally

WORKS OF THE ILLINOIS SCREW CO.
CHICAGO HEIGHTS.
S. A. Hawkins, Superintendent. Employing 50 hands.

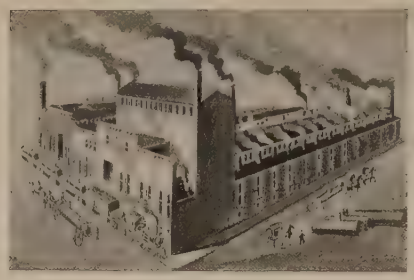
RAYMOND PATENT AUTOMATIC PULVERIZING AND VACUUM SEPARATING PLANT.
PACIFIC COAST BORAX COMPANY'S WORKS AT BAYONNE, N. J.

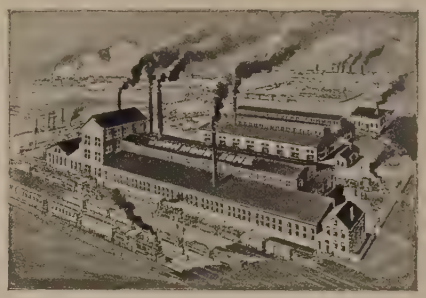
Erected by the Raymond Brothers Impact Pulverizer Company of Chicago, Ill., long engaged in manufacturing fine pulverizing and separating machinery and very prominent in this particular line. They also manufacture the Albert Raymond Roller Mill, which is of slow speed and great capacity, very simple, durable and strong, and requires but little power. With the Vacuum Separator attached, it is especially adapted for reducing hard ores and cement to a fine powder, and is dustless in operation.



WILLIAM T. BUSSEY,
PRESIDENT THE CHICAGO STOVE WORKS,
Cor. 22d Street and Blue Island Avenue.

speaking, they are jointly conducted under one and the same roof. It is, therefore, very difficult to differentiate them statistically. This can be said of them, however, that they have all developed greatly in the last thirty years, and now, grouped together, constitute one of the principal industries of the city.



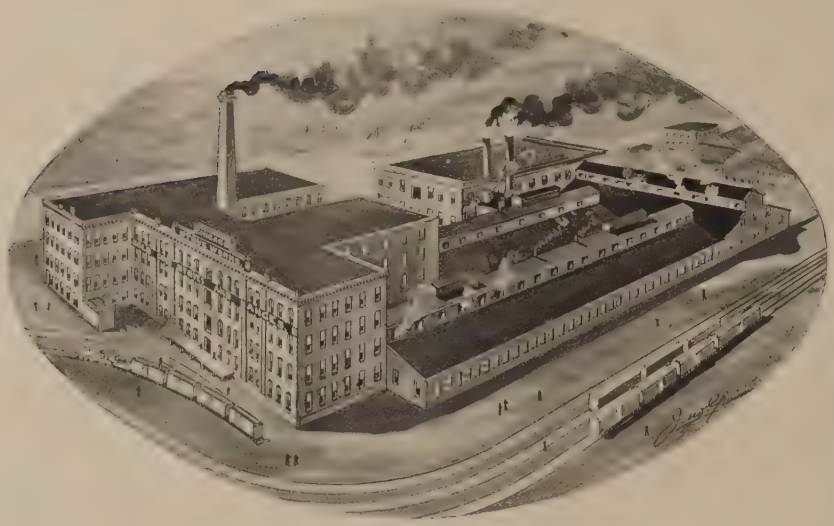


JOHN MOHR & SONS, BOILER MAKERS.

NORTH WORKS, (32–42 Illinois Street.)

SOUTH WORKS. (96th Street and Calumet River, So. Chicago.)

John Mohr, President; Louis Mohr, Secretary; Joseph Mohr, Treasurer; Albert Mohr, Superintendent and General Manager. Branch Works South Chicago. Marine and Tubular Boilers of every description. Blast Furnaces, Hot Stoves, Stacks and all kinds of Heavy Iron Work.



THE CHICAGO STOVE WORKS, INCORPORATED IN 1871.
LOCATED NEAR THE CORNER OF 22D ST. AND BLUE ISLAND AVE.

Manufacturers of the celebrated line of Gold Coin Stoves and Ranges. Plant covers nearly three acres of ground and has an annual capacity of thirty thousand stoves. William T. Bussey, President; James R. Graves, Treasurer.

Not counting small jobbing concerns (of which there are legion), the foundries of the city number sixty, the general machine shops of any size one

JOHN MOHR,
PRESIDENT JOHN MOHR & SONS,
Boiler Makers with works at 32 to 42 Illinois Street, North Side and at South Chicago.

SHOPS AND FOUNDRY OF THE STIRLING COMPANY,
BARBERTON, OHIO.
(General Offices Pullman Building, Chicago.)

Water Tube Safety Boilers. Established 1890. O. C. Barber, President; J. K. Robinson, Vice-President; E. R. Stettinius, Treasurer. Sales Agencies: New York, Boston, Philadelphia, Pittsburg, Toledo, New Orleans, Denver, San Francisco, St. Louis, Yokohama, Japan, Johannesburg, S. A. R., Havana, Cuba, and the City of Mexico.

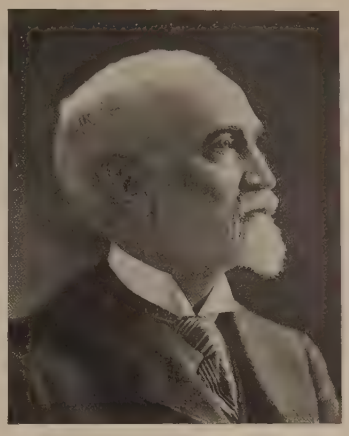
CHAS. J. DORRANCE,
PROPRIETOR DORRANCE COMPANY. GENERAL OFFICE, WESTERN UNION BUILDING.

Builders of Dorrance Grate Bars, Dorrance Chain Grate Stokers and other devices for utilization of the cheaper fuels (such as coal screenings, Duff and refuse) in steam generation, for all forms of Boilers, Locomotives and Steamships; also all types of furnaces for Iron, Steel, Smelting, Refining, Lime, Tile and Brick industries, and any other purpose requiring intense heat.

HENRY CRIBBEN,
PRESIDENT CRIBBEN & SEXTON COMPANY.
Stove Works, 50 to 100 Erie Street; 57 to 67 Ontario Street, North Side.

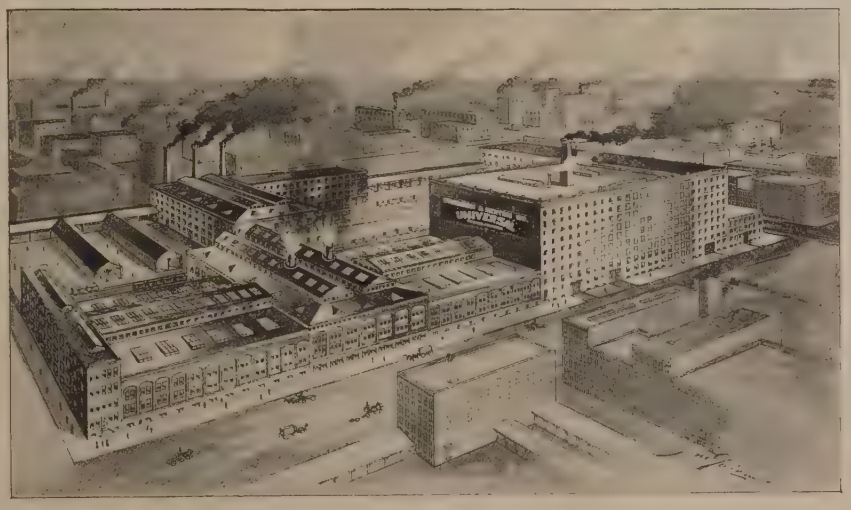
employes number, men and boys, 5,000 to 6,000. About sixty per cent of the materials used come from the South, the remainder from Northern and Western sources. The smaller concerns find their patronage right here; the larger ones fill orders from all over the country. The business is of a very general character, but has been specialized by some of the larger concerns, one hundred and five, boiler and sheet-iron works forty-eight, forge works sixteen, engine works five; and these, with bolt works, car shops, car wheel works, works making railway supplies and equipment, number, all told, over two hundred and thirty of the larger order and class.

In 1870 the foundry business here was fair considering the population, but as nothing to what it is now. Then the consumption of pig daily was about 150 tons; now it is 2,000 tons daily, or 600,000 tons a year, a quantity placing this ahead of any other city in the foundry trade. Estimating the product per ton at $40 to $50 (it is $50 at present) we have a business for the foundries of the city of $24,000,000 to $30,000,000 a year. The

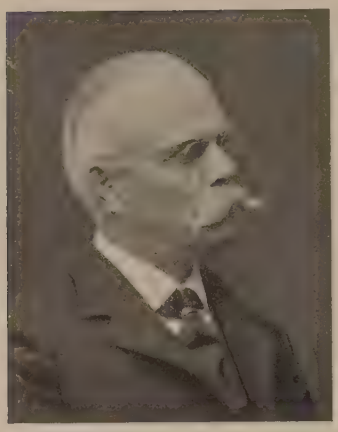


GEORGE M. CLARK,
PRESIDENT GEORGE M. CLARK & COMPANY, INCORPORATED.
Manufacturers Jewel Gas, Gasolene and Oil Stoves, 72-74-76 Lake Street.

GEORGE M. CLARK & COMPANY, INCORPORATED,
WORKS AT HARVEY, SUBURB OF CHICAGO.
George M. Clark, President; George F. Fiske, Secretary; Fred K. Wells, Treasurer. Manufacturers of Jewel Gas Stoves and Ranges, Cooking and Heating, Jewel Gasolene and Oil Stoves. Established 1881. Employing three hundred hands. City office and salesrooms, 72-74-76 Lake Street, Chicago.



CRIBBEN & SEXTON COMPANY,
50 TO 100 ERIE STREET, 57 TO 67 ONTARIO STREET, NORTH SIDE.
Manufacturers "Universal" stoves and ranges, well known throughout the country. Henry Cribben, President; W. H. Cribben, Secretary and Treasurer. Branches: San Francisco, Cal.; Portland, Ore.; Denver, Colorado; Minneapolis, Minn.



T. S. WILES,
PRESIDENT,
Troy Laundry Machinery Company, Limited.

of which gets half its business, fully, from the laundry machinery trade. The largest foundries here are probably those of the Deering and McCormick Harvester Works, Fraser & Chalmers, and other manufacturers of mining machinery.

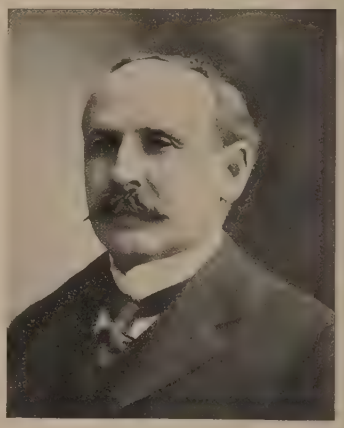
ARCHITECTURAL IRON WORK, ORNAMENTAL METAL WORK, ETC.

THIS business here, like many others referred to herein, is one of comparatively recent development; or rather it is a business which has taken a new start and a wider scope through the change made in building methods and the construction of the many tall and costly office buildings that grace the modern city.

M. E. WENDELL,
VICE-PRESIDENT,
Troy Laundry Machinery Company, Limited.

TROY LAUNDRY MACHINERY COMPANY, LIMITED.
WESTERN FACTORY AND SALESROOM, 389-401 FIFTH AVENUE.
Manufacturers of and dealers in Laundry Machinery and Laundry Supplies. Troy, Chicago, New York, San Francisco, London, Paris and Berlin. T. S. Wiles, President; Allen Conkling, Treasurer and General Manager; M. E. Wendell, Vice-President; H. S. Wilcox, Secretary.

This advance is particularly marked in the ornamental branches of the business. And not only that, along with growth there has been a great artistic revival. In addition to iron and brass, the materials formerly used most, bronze and other costly metals are now lavishly utilized, and the most beautiful designs, Moresque, Mediæval, Gothic, Classic, Renaissance — all the styles, and sculpture even, are now profusely employed to ornament the palatial edifices, public and private, of the day.



ALLEN CONKLING,
TREASURER AND GENERAL MANAGER,
Troy Laundry Machinery Company, Limited.

The cost of the architectural and ornamental iron work in an office building of the type now in vogue is about ten per cent of the whole expenditure upon it.

VIEW OF SALESROOM, TROY LAUNDRY MACHINERY COMPANY, LIMITED.

CONKLING CHEMICAL COMPANY,
NINTY-SIXTH STREET AND ERIE AVENUE.
All their products are sold by the Troy Laundry Machinery Company, Limited.

This includes the frame-work, stairs, railings, fire-escapes, balconies, and work of the interior generally, but not the vaults, elevators and machinery. The great height and bulk and impressiveness of many of these buildings — the scale on which they are planned — admits of much elaboration, and their interiors especially, wherever the structural parts are exposed,

VIEW OF OFFICES, TROY LAUNDRY MACHINERY COMPANY, LIMITED.

OFFICE VIEW, TROY LAUNDRY MACHINERY COMPANY, LIMITED.

as in halls and rotundas, banking rooms and offices, are overlaid with ornamental sections. The new era in the architectural iron business began here in 1884 with the construction of the Rookery office building, which is still one of the finest structures of this class in the city. This was one of the first, if not in fact the first large building of the city finished throughout in ornamental iron. Six years later several others had risen, and the census of 1890 set down the total architectural and ornamental iron production of the city as something over $5,000,000 for the year. It is scarcely necessary to say that it is much larger now. The

CONKLING CHEMICAL COMPANY,
NINTY-SIXTH STREET AND ERIE AVENUE.
This company manufactures exclusively for the Troy Laundry Machinery Company, Limited.

ornamental branch is nearly that much alone, and some years, when building is brisk in the country at large, probably more.

The outside business done is more important now than the home consumption. Of the structural iron work made here eighty per cent is for outside business, and of that fifteen per cent is exported. In other words, Chicago takes twenty per cent of the product; the East and Southeast — the big cities mainly — sixty-five per cent, and fifteen per cent goes abroad. For high construction and commercial work especially, in crowded and rapidly growing cities, the foreign architect begins to appreciate the value of American models.

F. R. McMULLIN,
Of the F. R. McMullin Mfg. Co.
Gas and Gasoline Engines and Motor Vehicles.

WORKS OF THE F. R. McMULLIN MFG. CO.,
70-82 West Jackson Boulevard.
Manufacturers of and dealers in Gas and Gasoline Engines and Motor Vehicles.

The total product under this head is probably $8,000,000 and the number of hands employed about three thousand. From one thousand to twelve hundred hands are employed in factories making a specialty of ornamental and the lighter architectural work. There are three large concerns of this line, and a number of smaller ones. This city is headquarters also for several of the largest contractors for structural building work in the country.

COLBORNE MANUFACTURING CO.,
31-41 Indiana Street, near the River.
Manufacturers of and Dealers in General Machinery. Gas Engines and Mining Machinery a specialty.

SALESROOMS F. P. SMITH WIRE AND IRON WORKS,
100 and 102 Lake Street.
Art Metal Work, Iron Fences, Fountains, Statuary, Patent Enclosed Prisms and Ornamental and Architectural Iron Work generally. Shops, Fifteenth and Laflin Streets, Chicago.

MACHINERY GENERALLY — MISCELLANEOUS LINES.

Chicago is one of the most important centers for the sale, as well as manufacture, of machinery and implements of all kinds.

It would be difficult to enumerate

WORKS OF THE MIEHLE PRINTING PRESS AND MANUFACTURING COMPANY,
75 NORTH CLINTON STREET, CORNER OF FULTON.
John Hewitt, President and Treasurer; Frank Mathiessen, Vice-President and Secretary.
South Side office, 274 Dearborn Street, Monadnock Building.
SPECIALTY—CYLINDER PRINTING PRESSES.

the many different lines pursued here falling under the head of iron and the metals. There are, for instance, manufactures here of tools and scales, springs, screws, perforated and small metal work of all sorts, many of them conducted on an important plan. The making of brewers' machinery and equipment is carried on here extensively; there are several large establishments running on copper and brass work, others on refrigerating machinery. Among concerns of note here are houses making and handling laundry machinery, knitting machinery, pulverizing machinery, etc., while

THE GOSS PRINTING PRESS COMPANY,
16TH ST. AND ASHLAND AVE.

Manufacturers of straight-line newspaper perfecting presses and special rotary printing machinery, used by all the leading newspapers.

These machines have a capacity of from 25,000 to 100,000 complete papers per hour, and will print any product from 4 to 48 pages according to the size of the machine built.

They are also constructed so that, in addition to the regular black color, two or three extra colors can be run at one and the same operation.

CHICAGO DIE & MACHINE WORKS,
87 TO 91 WEST LAKE STREET, COR. OF JEFFERSON.

Jas. Hogg, Proprietor. Special Machinery built to order. Power Lever and Screw Presses. Dies of all descriptions. Bolt and Nut Machinery. Jobbing and Repair Work.

in the making of printing machinery and mining machinery this city excels. Peculiar to the city also are its rolling lift bridges, shown in illustrations on another page; and there are other of its specialties pictured herein.

THE CHALLENGE MACHINERY CO.,
ARCHER AVE. AND LEO ST.

Makers of cylinder and job presses, paper-cutters and labor-saving materials for printers. The works comprise 60,000 square feet of floor space fitted with most modern tools for the production of printers' machinery.

CHARLES KAESTNER,

F. A. HECHT

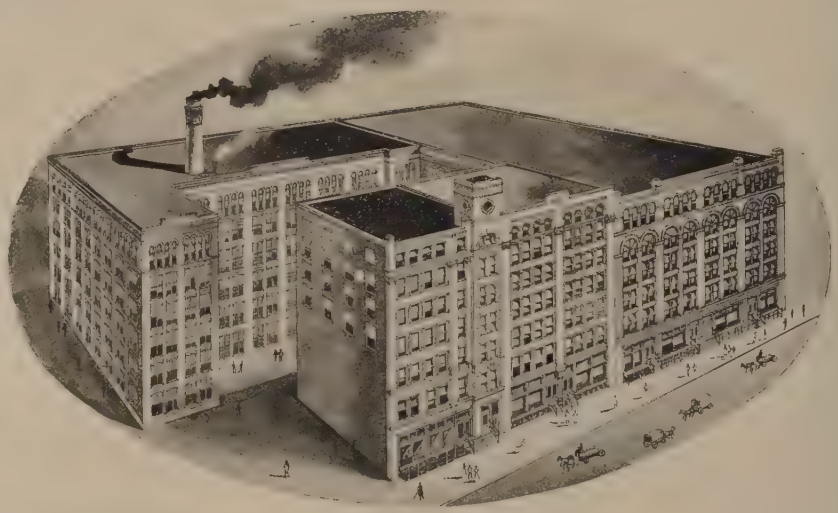
Of Charles Kaestner & Co.,
General Machinery. 241-249 South Jefferson Street.

IRON SHIP BUILDING, MARINE IRON WORKS, ETC.

The ship-building business of the city, new work and repairs, is set down in the *Tribune*, issue of January 1, 1899, as $3,500,000. There were then three yards of twelve hundred employes and $1,500,000 aggregate capital.

One of these yards is run on small repair work only; another, the Marine Iron Works, is devoted to light draft steamers for river service and to marine engines and marine iron work generally, and the third, the plant of the Chicago Ship Building Company, turns out the largest class of vessels, steam and sail, used on the lakes.

These last-mentioned yards were established in 1890. They cover twenty-five acres on the bank of the Calumet river, and employ at present about twelve hundred hands. The works embrace six building berths, a dry dock, blacksmith, machine plate and punch shops, joiner shops, and a power-house, mold lofts, trestles, cranes, masting shears, air-power riveting machines, railway throughout the yards—in short, the full equipment of a modern iron and steel ship-building plant. They have turned out



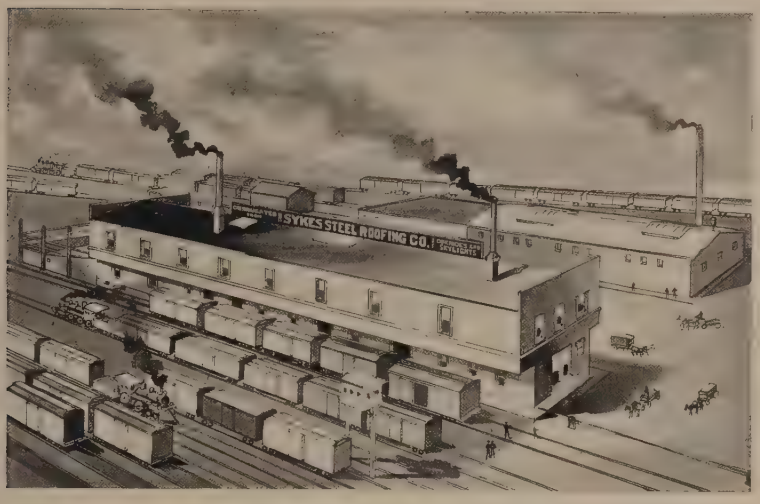
CHAS. KAESTNER & CO.,
241-249 South Jefferson Street.

General Machinery. Established 1863. Specialty: Breweries, Distilleries and Malt Houses, Glucose and Vinegar Plants. Cost and Capacity guaranteed. Portable Grinding Mills. Paint Machinery.

THE FRED W. WOLF CO.,
139 to 143 Rees Street, Foot of Dayton.

Engineers and Architects. Manufacturers of Linde Ice Making and Refrigerating Machines, Ammonia Fittings and Supplies, Beet Sugar Machinery, Filter Presses, Vacuum Pans, etc. Established 1867. Incorporated 1887.

FRED W. WOLF,
Of The Fred W. Wolf Company,
Manufacturers of Linde Ice Making Machines, etc. Rees and Dayton Streets.



SYKES STEEL ROOFING CO.,
CHICAGO WORKS, 611 SOUTH MORGAN STREET.
Manufacturers of corrugated iron, steel roofing, cornices, skylights, etc., and sheet-metal contractors. R. G. Sykes, President; Fred de Coningh, V.-Pres. & Mgr.; C. O. Hart, Secy. & Treas. Eastern Works, Niles, Ohio.

some of the finest and largest craft on the lakes — in all some forty vessels, among them the steamships Crescent City, Zenith City, George N. Orr, Maricopa and Manitou, and are at present writing engaged on the steamship Mauna Loa, of 7,000 tons carrying capacity, and on several barges of 7,500 tons capacity; that is to say, up to the present limit of navigation on the lakes. The Calumet river at these yards being only 250 feet wide, the sidewise plan in vogue for launching at all the lake yards is successfully pursued here.

The Marine Iron Works are located on the North branch of the Chicago river. About a third of their work goes

THE HARRINGTON & KING PERFORATING CO.,
224 TO 240 NORTH UNION STREET.
Manufacturers of Perforated Metals for Milling and Mining Machinery and Other Uses. Metals of all kinds punched to any size and thickness required. Eastern Office, 284 Pearl Street, N. Y.

S. H. HARRINGTON,
PRESIDENT THE HARRINGTON & KING PERFORATING CO.
224 to 240 North Union Street.

to the Pacific, another third to other parts of this country, and the remainder to foreign parts. They have furnished forty-one steel boats for the Amazon river and have sent others to Mexico, and have a reputation for the building of steam yachts and light

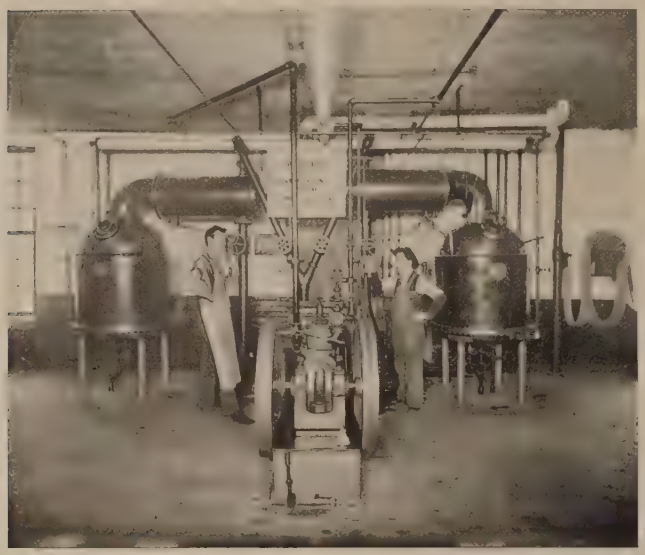
GEO. C. GARDNER,
PREST. GARDNER SASH BALANCE CO.
Offices, 312 First National Bank Building.

REDER FOUNDRY CO.,
181 TO 187 NEWBERRY AVENUE.
Peter Reder, President; Joseph Reder, Secretary. Established 1881. Machinery and Stove Plate Castings, Cast-Iron Fence Posts and Columns for Buildings a specialty.

steam craft of various kinds. This class of vessels and machinery is their specialty.

CAR BUILDING, RAILROAD MATERIAL AND SUPPLIES.

THIS also is an important manufacturing line here; altogether, taking both passenger and freight cars into account, Chicago is probably the largest center of the trade in the country. St. Louis is its principal rival; it has a big product of freight cars, but not much in pas-



COPPER VACUUM PAN, PEPSIN DEPARTMENT P. D. ARMOUR & CO., CHICAGO.
Built and Installed by the American Copper, Brass & Iron Works.

OTTO MEINSHAUSEN,
PRESIDENT, TREASURER AND MANAGER AMERICAN COPPER, BRASS & IRON WORKS,
Cor. Michigan Street and La Salle Avenue.

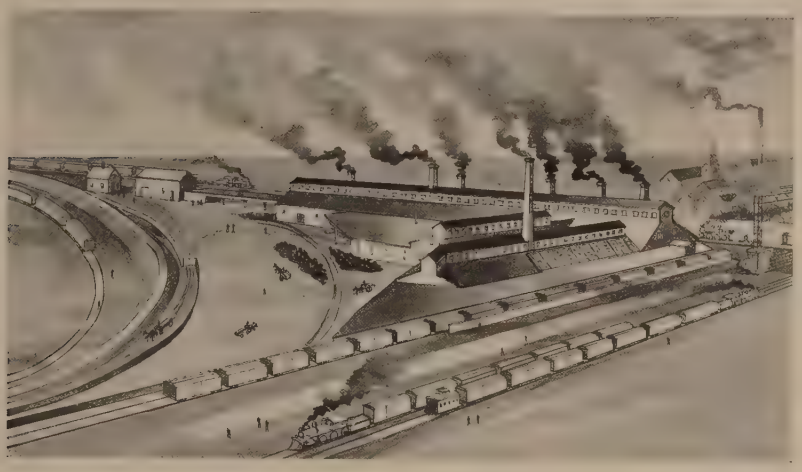
senger cars, and its total production falls considerably behind that of this city.

There are three large car-building plants here. One of them, the great Pullman Car

TEN ALUMINUM STEAM JACKET KETTLES OF 100 GALLONS CAPACITY,
BOILING AND CONDENSING ROOM LIBBY, MCNEILL & LIBBY, CHICAGO.
Built and Installed by the American Copper, Brass & Iron Works.

COPPER DEPARTMENT, AMERICAN COPPER, BRASS & IRON WORKS,
MICHIGAN STREET AND LA SALLE AVENUE.
Contractors for complete plants for Breweries, Distilleries, Beet Sugar Factories, Refineries, Glucose Works, etc. Incorporated 1890. Otto Meinshausen, President, Treasurer and General Manager.

Works, situated in the suburb of Pullman, is in all probability the largest concern of the kind in the world. It turns out every description of



HONKAMP BROS.,
WENTWORTH AVE., N. E. COR. 40TH ST.
Smelters and Refiners of Metals. Specialties: Lead, Copper and Antimonial Metals.
Men employed, 30. Established 1885.

rolling stock for railroads except locomotives, and is especially renowned for its palatial sleeping-cars, the favorite on American railways. The other two works run mostly on freight cars, though one has built also a good many street cars.

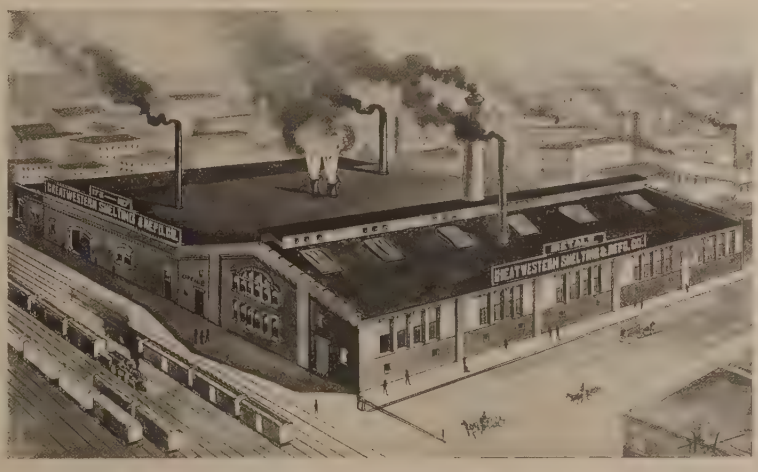
There are three railroad shops, besides these, occasionally building cars, namely, the North-Western, Rock Island and Illinois Central shops. The manufacture of railway equipment also is large, the uncommon number of railroads focussing here furnishing unusual patronage for the business. There are very large works making switches, frogs, brake-beams, and shoes, car couplers, malleables, brasses, various pneumatic appliances, headlights and lanterns and all that, and no end of dealers in and agencies for concerns of the railway supply class.

In the building of cars and the manufacture of railway equipment here, there are more than twenty-four hundred persons

PAUL E. BERGER,
OF THE PAUL E. BERGER MANUFACTURING COMPANY AND THE NAVY CASH REGISTER COMPANY.
Manufacturers of high-grade Total Adding Cash Registers. Capacity, 200 per day. Price, $5 to $500.

THE PAUL E. BERGER MANUFACTURING COMPANY AND THE NAVY CASH REGISTER COMPANY.
FACTORY, ONE HUNDRED AND THIRD STREET AND CROSSING OF THE WABASH AND CHICAGO TERMINAL RAILROADS.
Manufacturers of the Navy Registers. Thirty styles high-grade Total Adding Cash Registers. Inventions perfected. Tin Plate, Milk Cans, Dairy Supplies, small Machines and Novelties manufactured. Also all kinds of coin-controlled machines.
Chicago offices, 1111, 1112 and 1113 Monadnock Building.

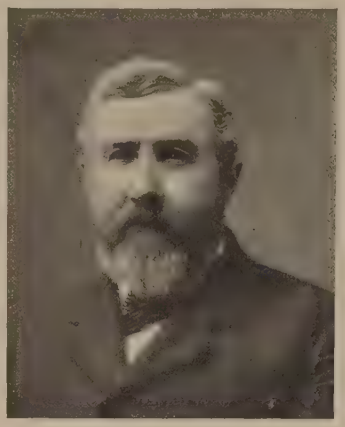
LUKE COONEY, JR.,
OF THE PAUL E. BERGER MANUFACTURING COMPANY AND THE NAVY CASH REGISTER COMPANY.
Manufacturers of high-grade Total Adding Cash Registers. Capacity, 200 per day. Price, $5 to $500.



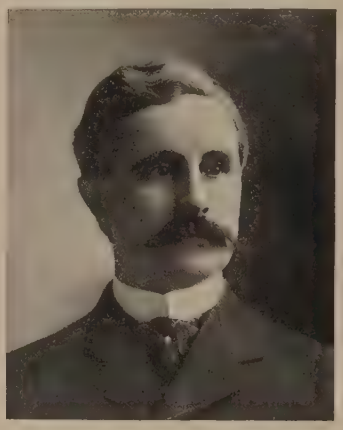
GREAT WESTERN SMELTING & REFINING CO.,
175-199 WEST KINZIE STREET.
Stereotype and Electrotype metals, Babbitts, Ingot Brass, Phosphor Bronze, Pig Tin and Lead, Solders, etc. Also the smelting and refining of ores and drosses. Chas. Reitler, President; D. Blum, Secretary and Treasurer.

employed. The capital in the business is upward of $40,000,000 and the output is approximately $20,000,000.

The Pullman Company alone represents $36,000,000 capital, assets of $63,000,000, and gross earnings of $8,500,000 to $11,500,000 a year. Formerly the town of Pullman, the model manufacturing town of the world, was owned by it; but it has been obliged by court decisions to part with this realty, which was valued at $7,000,000 or $8,000,000. It controls the Pullman patents and rents its sleeping-cars to railroads on mileage contracts; other cars made by it are, however, sold outright.



H. C. STAVER,
PRESIDENT AND GENERAL MANAGER.



F. H. McADOW,
SECRETARY AND TREASURER.

Staver Carriage Co., 76th and Wallace Streets.

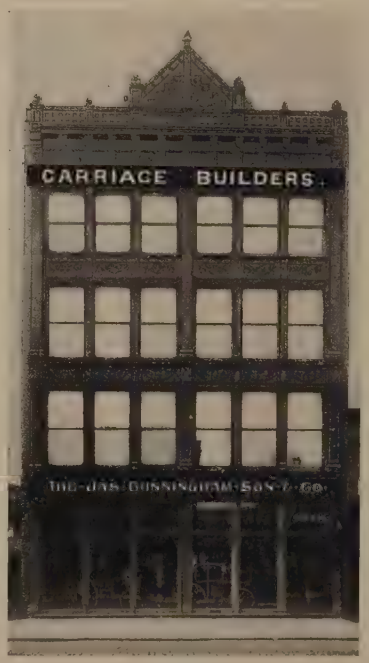
STAVER CARRIAGE COMPANY, FACTORY AND OFFICES,
76TH AND WALLACE STREETS.
(Main Line Tracks of Rock Island, C. & E. I. and Monon Railroads, also Chicago Belt Railway.)
Manufacturers of Carriages and Harness. Established 1884, and Employing 400 Hands. Specialties: Hand-made Harness, High-grade Carriages, and Buckeye Feed Mills. H. C. Staver, President and General Manager; O. W. Johnson, Vice-President; F. H. McAdow, Secretary and Treasurer.

There are several large concerns here making railroad material and supplies: axles, brakes, frogs and switches, in fact everything from car wheels to headlights and lamps. The Sargent Company, steel castings, brake shoes, etc., employing seven hundred men, is one of these. This, with other large establishments of its class, is shown in the illustrations of this chapter.

WERTZ & THIELE,
571 AND 573 SOUTH ASHLAND AVENUE, BETWEEN WASHBURNE AVENUE AND THIRTEENTH STREET.
Peter Wertz, Edward W. Thiele. Wagons and Carriages. Repairing and painting a specialty.

AGRICULTURAL IMPLEMENTS.

THE manufacture of agricultural implements and farm machinery, long one of the characteristic



THE JAMES CUNNINGHAM SON & CO.,
557 AND 559 WABASH AVENUE.
Builders of Fine Carriages and Hearses. Factory, Rochester, N. Y. Established: Rochester, 1838; Chicago, 1865. Thomas Clements, Chicago Manager.

American industries, has been specialized by a few large concerns so as to command a world-wide trade. Most of these big concerns have grown up in the farming West, and several — the largest of them — are established here. This city is, besides, headquarters for many established in other parts. Nearly all in the country, in fact, have sales departments here.

THE AMERICAN ELECTRIC VEHICLE CO.,
OFFICE AND WORKS, 56 AND 58 WEST VAN BUREN STREET.
Manufacturers of Electric Pleasure Carriages and Delivery Wagons of all styles and for all purposes, C. J. Richards, President; C. E. Corrigan, Vice-President and Manager; A. H. Gilbert, Secretary and Treasurer. Established March, 1896. Capital, $500,000.

THE LATE CYRUS HALL McCORMICK,
INVENTOR OF THE REAPER.
Born 1809, died 1884. Founded, in Chicago, in 1847, the business of the McCormick Harvesting Machine Company. A pioneer of Chicago, a leading and public-spirited citizen and philanthropist.

CYRUS H. McCORMICK,
PRESIDENT OF THE McCORMICK HARVESTING MACHINE COMPANY.
President of the Commercial Club, and interested in many important commercial, financial and public institutions of the city.

This line of trade is therefore of very considerable magnitude. There are three great factories here, prodigiously so; one, indeed, claiming to be the largest in the world, and another which is certainly the oldest, with claims also to

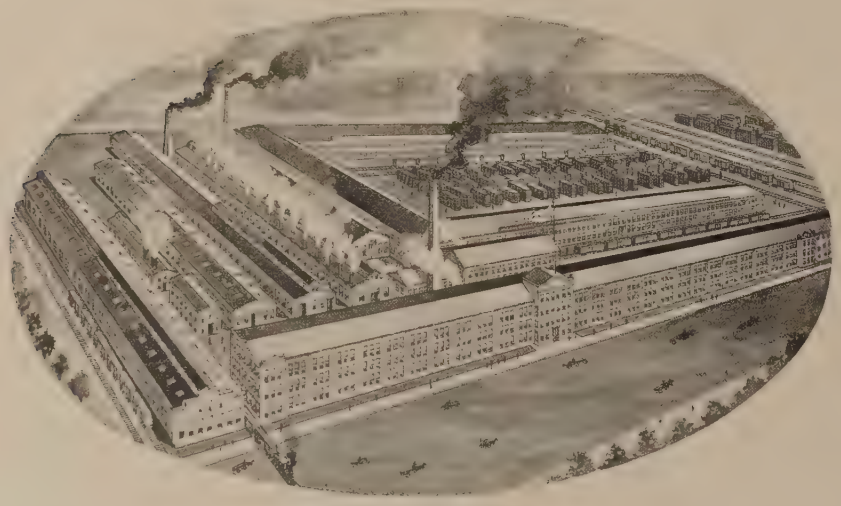
WORKS OF THE McCORMICK HARVESTING MACHINE COMPANY.
BLUE ISLAND AVENUE AND SOUTH WESTERN AVENUE.
Founded by the late Cyrus Hall McCormick in 1847. The oldest and largest establishment in the world engaged in the manufacture of harvesting machinery.

MORGAN-GARDNER ELECTRIC COMPANY,
2634-2644 SHIELDS AVENUE.
Manufacturers Electric Coal Mining Machinery. Established 1890. James P. Gardner, Treasurer; Robert Ryan, General Manager.

vastness — the one whose founder, it is generally conceded, perfected first the principle of the mechanical harvester.

WM. DEERING,
OF THE DEERING HARVESTER COMPANY,
Clybourn and Fullerton Aves.

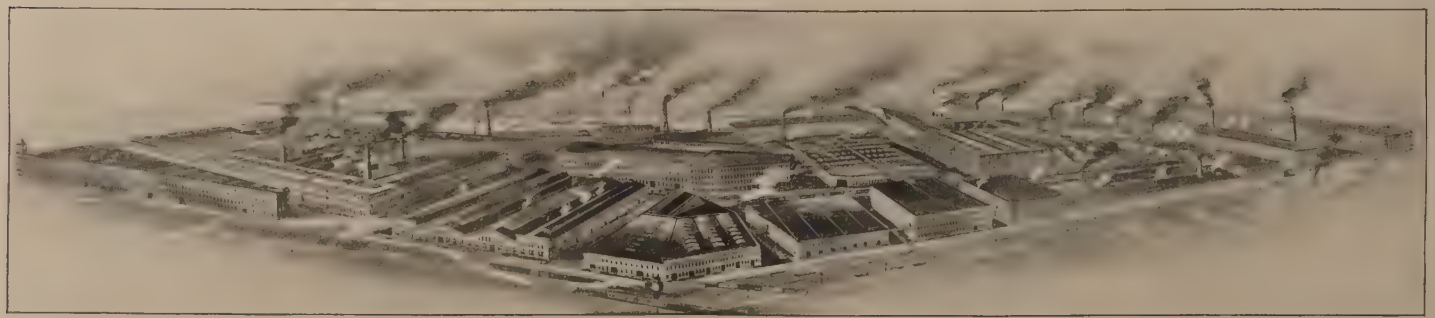
The first mentioned of these employs 9,000 hands, another 6,000 hands, and a third, established in one of the suburbs, 2,100 — a total of 17,100. The combined business of the three companies is about $33,000,000 a year. Besides this there is the business done by twenty-four agencies of other companies, the local dealers, etc., approximating $5,000,000 a year.



FACTORY AND GENERAL OFFICES OF THE PLANO MFG. CO.,
120TH & MORGAN STREETS, CHICAGO.
Manufacturers of Harvesting Machinery. Makers of the World-Famed Jones Lever Binder, Jones Chain Mower, Jones Adjustable Hay Rake, Jones Steel Header and Jones Spring-Balanced Reaper. Established in 1881. This is one of the largest and most perfectly equipped Harvester Plants in the world. W. H. Jones, President; O. W. Jones, Secretary.

The three local manufacturing concerns turn out harvesters, binders, mowers and reapers, hay rakes, etc., and one, that of the Deering Harvester Company, also makes binder twine on a large scale, producing a third of all made in the United States, and employing

W. H. JONES,
PRESIDENT PLANO MANUFACTURING CO.
Agricultural Implements and Machinery.
Office, Chamber of Commerce.



WORKS OF THE DEERING HARVESTER COMPANY,
CLYBOURN AND FULLERTON AVENUES.
Manufacturers of Binders, Reapers, Mowers, Hay Rakes, Binder Twine, etc., with a world-wide trade. Works cover 85 acres. The factory employs 7,000 hands, who turn out 1,500 machines in a single day. Total employes, not including agents, 9,000 people.
Established 1870, by William Deering. A copartnership consisting of William Deering, Charles Deering, James Deering and Richard F. Howe.

C. E. WOODS,
GENERAL MANAGER WOODS MOTOR VEHICLE CO.,
Electric Vehicles, 110-120 East 20th Street.
General Offices 545-549 Wabash Avenue.

1,700 people, girls mostly, at this alone. This indeed is one of the most extraordinary factories of any sort here. It covers eighty-five acres of ground; its capacity is 1,500 machines daily; it has fifty general agents stationed in those cities which are central with respect to the great agricultural regions of the globe and over 12,000 local agents.

The name of Deering merits mention in still another particular. Out of the vast fortunes accumulated by the head of the establishment philanthropy and charities have been very generously endowed.

WOODS MOTOR VEHICLE CO.,
110 EAST 20TH STREET.
Manufacturers of Electric Vehicles for passenger and freight purposes. Carriages and Wagons of all styles with electric equipment of the Woods Invention. In use by the U. S. Express Co., Siegel, Cooper & Co., and many other Chicago establishments.

WOODS MOTOR VEHICLE CO.,
545-549 WABASH AVE.
Specialty: Woods Motor Vehicles.

throughout the country, with characteristic prescience selected Chicago as the location for his manufacturing business.

The McCormick Harvesting Machine Company, founded by Cyrus Hall McCormick in 1847, claims to be the oldest and largest establishment in the world engaged in the manufacture of harvesting machinery. Mr. McCormick invented the reaper in Virginia in 1831, and after introducing his machine

TELEPHONE PLANT, MINNEAPOLIS, MINN.
MANUFACTURED AND INSTALLED BY THE STROMBERG-CARLSON TELEPHONE MFG. CO.
Telephones, Switchboards and Supplies. 70 to 82 Jackson Boulevard, Cor. Clinton Street.

L. M. HAMBURGER,
Sec'y and General Manager Western Telephone Construction Co., 250 South Clinton Street.

The reaper, it has been said, was the most beneficent invention in the history of civilization. Prior to its introduction, nearly all the productive labor of the world was absorbed in agriculture. In 1840, eighty per cent of the male population of the United States worked, of necessity, on the farm, and nearly all the remaining labor of the nation was required in mechanical and constructive trades identified with agriculture; yet our production of wheat in 1840 was only 4.91 bushels per capita, and in 1850 4.33 bushels, an amount that was insufficient to provide our own people with bread. With the reaper, production increased

THE McINTOSH BATTERY AND OPTICAL CO.,
521 to 531 Wabash Avenue.
Edward W. Jewell, President and Manager; C. Alfred Smith, Secretary and Treasurer. Manufacturers of Medical Batteries, Static Machines and Electro-Therapeutic Appliances, X-Ray Apparatus, Jewell Standard Meters. Established 1879.

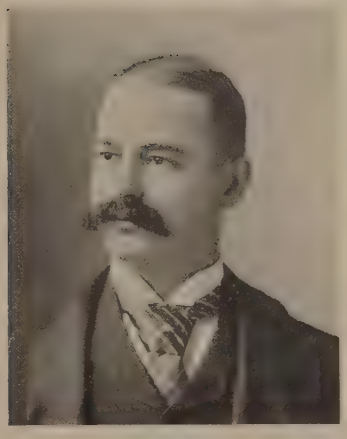
OPERATING ROOM, CENTRAL OFFICE SYSTEM NEWARK TELEPHONE CO.,
Newark, N. J.
Manufactured and Installed by the Western Telephone Construction Co., 250 to 254 South Clinton Street, Chicago.

OFFICE AND SALESROOM WESTERN CAMERA MANUFACTURING CO.,
131-137 Wabash Avenue.
C. H. Wells, President; L. L. Cossitt, Vice-Pres't; H. D. Haight, Sec'y & Treasurer.
Manufacturers of photographic goods.

OFFICES WESTERN TELEPHONE CONSTRUCTION CO.,
250 to 254 South Clinton Street.
Manufacturers of Telephones, Switchboards and Appliances.

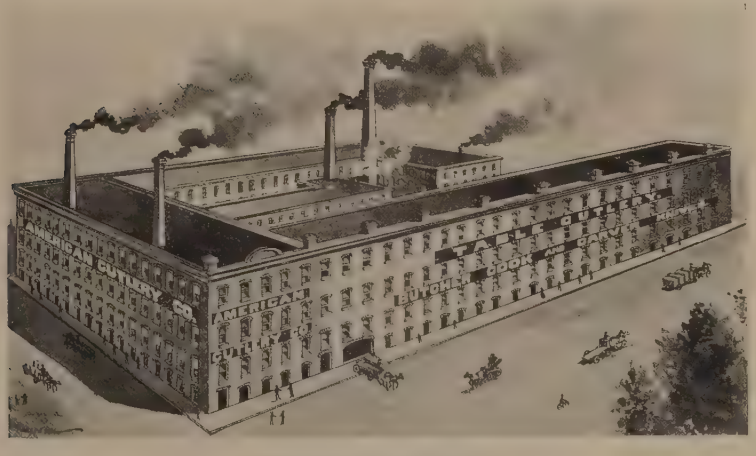
THE ARCADE FILE WORKS,
ANDERSON, IND.
Represented by the Allerton-Clarke Co. of Chicago, 118 Lake Street.
S. W. Allerton, President; Courtland C. Clarke, Secretary.

rapidly, and amounted to 9.14 bushels per capita in 1879. At the same time, about half the labor formerly required in agriculture was released from the farm and made available for manufacturing, mining and commerce. Exports of wheat and flour, which averaged in value less than $7,000,000 per year prior to 1847, increased to $225,879,502 in 1880. Railway construction, which averaged about three hundred miles per year prior to 1847, doubled in that year, reached 1,369 miles in 1849, and averaged more than 2,000 miles per year after 1850.



I. HIRSCH,
PRESIDENT AND TREASURER AMERICAN CUTLERY CO.,
707-708 Masonic Temple.

BUILDING OF THE ELECTRIC APPLIANCE COMPANY,
92 AND 94 WEST VAN BUREN STREET.
America's Largest Electrical Supply House, Manufacturers and Wholesalers of Electrical Supplies. Willard W. Low, President; Thomas I. Stacey, Secretary and Treasurer.



AMERICAN CUTLERY CO.'S FACTORY,
173 TO 193 MATHER STREET.
Manufacturers of Table Cutlery, Butcher's, Cook's and Carving Knives, Scales, Bicycle Pedals, etc. Established 1865. 500 employes. I. Hirsch, President; J. Schwabacher, Vice-President; M. Hirsch, Secretary.

The reaper harvested the surplus crops necessary to sustain railways and make them profitable. So it has been argued that the great progress of American commerce, railways and general

N. M. SIMONDS,
MANUFACTURER OF COOKING APPARATUS FOR HOTELS, RESTAURANTS AND PUBLIC INSTITUTIONS.
49 Market Street.

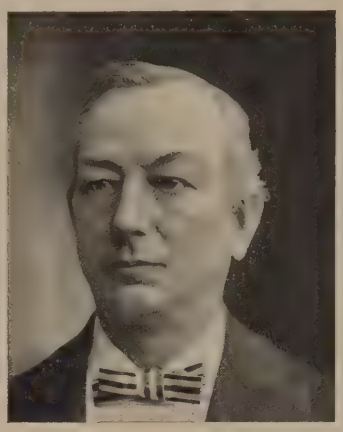
CHARLES C. KNIGHT,
MANAGER BUFFALO SCALE CO.
245 South Jefferson Street.

manufacturing dates from the introduction of the reaper.

At the great London Exhibition of 1851, Mr. McCormick received the Council Medal for "the most valuable article contributed to this exhibition." In 1855 he took the Grand Prize at Paris for his reaper, as "the type after which all others are made." Later he was chosen correspondent of the French Academy, and awarded the ribbon of the Legion of Honor, as "having done more for the cause of agriculture than any other living man."

The McCormick plant is the most remarkable organization in the world of "machines that make machines." Expenses of manufacture have been reduced by labor-saving appliances, so that it is possible to give the farmer, at a minimum of cost, the highest possible standard of excellence in harvesting machinery; and McCormick machines have the largest sales in every grain and grass-growing nation in the world.

The works of the Plano Manufacturing Company, third of those just mentioned, stand alongside of Deering and McCormick as among the largest of any kind and most prosperous concerns here. They, too, employ



W. W. NUTTING,
PRESIDENT CHICAGO SCALE CO.
292-296 Jackson Boulevard.

WORKS OF THE CHICAGO SCALE CO.,
292-296 JACKSON BOULEVARD.

Manufacturers of U. S. Standard Scales of all Varieties, and dealers in Fire Proof Safes, Sewing Machines, Bicycles, Blacksmiths' Tools, Steam and Gasoline Engines, Boilers, Buggies, Carriages, Harness, Feed Mills, Corn Shellers, etc. Established 1863.

OFFICES AND SALESROOM OF FAIRBANKS, MORSE & CO.
FRANKLIN AND MONROE STREETS.

FAIRBANKS, MORSE & CO.,
FRANKLIN AND MONROE STREETS.

Fairbanks' Standard Scales. Fairbanks-Morse Gas and Gasoline Engines, Fairbanks-Morse Steam Pumps, Hoisting Engines, Air Compressors, Railroad Supplies and Tools, Eclipse and Fairbanks Windmills, Tanks, Pumps, Pipe, Valves, Fittings, etc.

a legion of artisans, and turn
of hundreds of thousands annu-
at West Pullman, one of the
of the city, situated perhaps

Much of the material for
produced or obtained here, the
especially. These works are
Pittsburg and Wheeling, and
Northwest and South, and of

W. C. SPAFFORD,
PRESIDENT AND TREASURER AND FOUNDER
THE W. C. SPAFFORD CO.
Manufacturers of Spafford's improved Standard Scales. Established 1885. Identified with the industry 33 years. Specialties in Fine Grades.

out farm machinery to the extent
ally, for all the world. They are
southern manufacturing suburbs
ten miles from the City Hall.
this branch of manufacture is
iron and steel and hardwoods
large buyers of steel and iron in
of hardwoods also in the West,
other supplies of the sort.

W. H. SILLS,
VICE-PRESIDENT AND GEN'L MGR. SILLS-EDDY MICA CO. OF CHICAGO.
Established 1885. Incorporated 1896.

All in all, the claim that this is the greatest center of trade in the world seems to be borne out by the facts.

THE CARRIAGE AND WAGON TRADE.

WHILE Chicago is not of uncommon note as a carriage-making center, it is still one of the most important cities in the trade. The business done here ranks next New York's, which is the first and foremost city in this line. There are not many large factories here — only three or four of any great size — but there are many of fair proportions (particularly in the wagon line), and the number of jobbing shops turning out occasional new work is legion.

CANADIAN MICA WORKS, SILLS-EDDY MICA CO.,
OTTAWA, CAN.
Main Offices, 64 Michigan Avenue, Chicago, Ill.

ST. ANTHONY MICA MINE
GRACEFIELD, QUEBEC.
Owned and operated by the Sills-Eddy Mica Co. Office, 64 Michigan Avenue, Chicago, Ill.

PARTIAL VIEW INTERIOR OF MICA WORKS, SILLS-EDDY MICA CO.,
FACTORY AND OFFICE, 64 MICHIGAN AVENUE, CHICAGO.
W. H. Sills, Vice-President and General Mgr.; C. B. Wisner, Secretary. Mica for all purposes.

Take it all in all, the amounts to more than $3,- be added $17,500,000 for 000,000. More than eight thousand men are employed in these kindred lines in this city. The most of this product is of vehicles of the bet-

B. F. GUMP,
Mill Furnisher and General Commission Merchant.
51 and 53 South Canal Street.

are turned out. That business clings to the smaller cities and towns where rents West from Massachusetts and Indiana. These conhere, some of them with

The market for the city's carriages extends from Buf-

B. F. GUMP,
51 and 53 South Canal Street.
Mill Furnisher and Commission Merchant. Established 1872. Sole Agent in Chicago for Du Four & Co.'s Bolting Cloths.

FREDERICK A. PECKHAM,
Of Torbert & Peckham,
General Purchasing and Manufacturers' and Selling Agents for New and Second-hand Contractor's Plant, Railroad Equipment of every description, Mining and General Machinery, Supplies, etc. 1603 Monadnock Block, Chicago. Shops, Warehouse and Yard, Hammond, Ind.

ter grade. The city does not rank high as market or place where cheap vehicles

S. D. KIMBARK,
Iron, Steel and Hardware, etc.
80-84 Michigan Avenue.

S. D. KIMBARK FACTORY,
Elkhart, Ind.

falo on the one hand to the Pacific on the other, and Chicago enjoys also a steadily

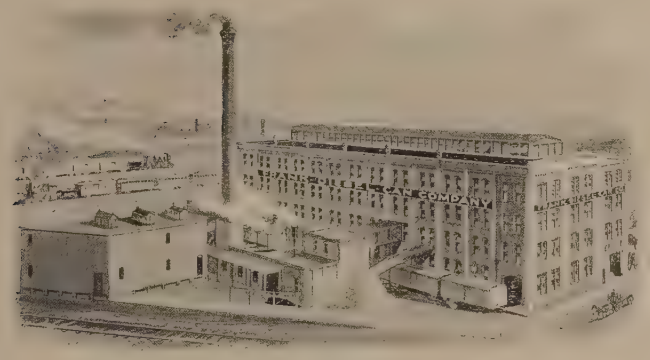
carriage trade, large and small, 000,000 a year, to which sum may wagons made here, a total of $20,-

ALFRED C. TORBERT,
Of Torbert & Peckham.
General Purchasing and Manufacturers' and Selling Agents for New and Second-hand Contractor's Plant, Railroad Equipment of every description, Mining and General Machinery, Supplies, etc. 1603 Monadnock Block, Chicago. Shops, Warehouse and Yard, Hammond, Ind.

are low. It has successively moved and Connecticut to Michigan, Ohio cerns are, of course, represented pretty important agencies.
manufacturers and dealers in fine

S. D. KIMBARK,
80-84 Michigan Avenue.
Iron, Steel, Nails, Heavy Hardware, Carriage Hardware, Trimmings and Wood Material, etc. Established 1853.

growing business in the South. The city itself affords a good market; among the best patrons of the dealers here are the wealthy residents of the swell suburbs. The principal concerns all have their specialties: one caters to the livery trade; others to private buyers of fine carriages; still others to the demands of the business community for delivery wagons, etc. So far the automobile has made but little change in the trade, and although some of the larger carriage manufacturers are interesting themselves in it, it is not expected to affect the trade seriously for a long time to come.

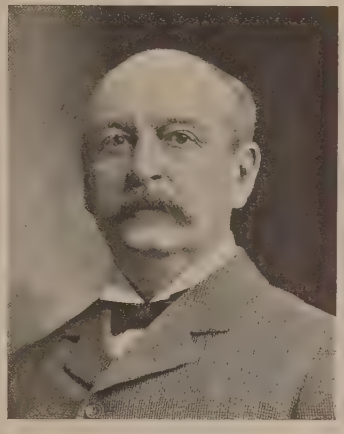


FRANK DIESEL CAN COMPANY,
STEWART AVENUE, BETWEEN 39TH AND 40TH STREETS.
Tin Cans and Sheet Metal Specialties. Plain and Decorated Ware.

FRANK DIESEL,
PRESIDENT AND TREASURER FRANK DIESEL CAN COMPANY.

Materials for the finer class of work in this line come from widely separated places; trimming leathers from the East and abroad, cloths from Germany and London; spokes from North Carolina; poplar from Indiana and Michigan. The fashions in fine vehicles change frequently and in this regard the Chicago builder keeps fully abreast of the times, while the dealers representing outside concerns must provide for the trade here the latest and best.

JOHN EDWARD WOODHEAD,
HAS BEEN WESTERN AGENT FOR THE LAMB KNITTING MACHINE FOR OVER TWENTY-EIGHT YEARS. 100 TWENTY-SECOND STREET.

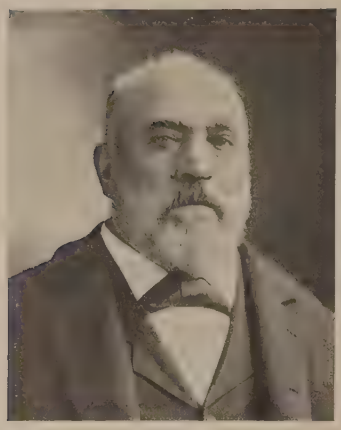


W. S. NORTH,
PRESIDENT AND TREASURER THE UNION SPECIAL SEWING MACHINE CO., 60 MICHIGAN STREET.

F. CORTEZ WILSON & CO.,
239 AND 241 LAKE STREET.
Patentees and Manufacturers of the "Acetogen" Acetylene Gas Generator, Pressure Regulator and Scrubber; Dealers in Gas Fixtures, Acetylene Burners and Calcium Carbide, Oil Tanks and Pumps, Transportation and Kerosene Cans, Benzine Safety Cans, Water Coolers and Stands, Fishing Tackle and Shell Boxes, Camp Stoves and Army Ranges, Accurate Measures, Funnels, Sheet Metal Job Work. Established 1869.

The carriage business is of course dependent upon the times, like every other line, but more so than some.

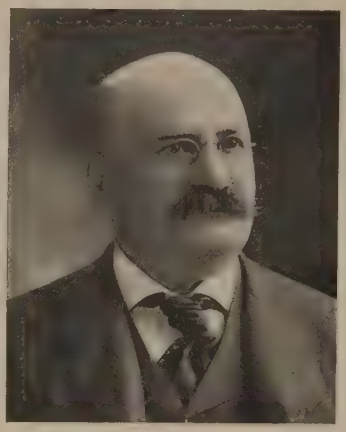
UNION SPECIAL SEWING MACHINE CO.'S FACTORY,
60 MICHIGAN STREET, NORTH SIDE.
Manufacturers of elastic-stitch sewing machines for manufacturing purposes of all kinds. W. S. North, President and Treasurer; W. H. Boyer, Secretary. Branches: New York City, Boston, Philadelphia and Amsterdam, N. Y.; Cohoes, N. Y.; Leicester, England; Frankfort-on-Main, Germany; Paris, France.



LOUIS KIPER,
(Founder and senior member.)
OF L. KIPER & SONS,
Manufacturers of Saddlery. Congress and Peoria Streets.

It was good in 1891-2-3; then dull till 1897. In 1898 it improved and so far for this year (1899) has been the best ever known.

The wagon trade — a separate branch of the business — has also been very prosperous of late after several years of dulness. This business is very large here.



JULIUS KIPER,
(Finance and Credits.)
OF L. KIPER & SONS,
Manufacturers of Saddlery. Congress and Peoria Streets.

CHARLES KIPER,
(Manufacturing.)
OF L. KIPER & SONS,
Manufacturers of Saddlery. Congress and Peoria Streets.

Several factors combine to make it so. First there is the home demand created by the business houses of the city. This is filled by the concerns engaged in custom work or work to order. Then there is the regular manufactured product for both city and outside trade; and finally there is the total of the outside manufacturing concerns and agencies selling here. There are about 100,000 wagons sold here annually. This number at $150 to $175 average, makes a business of $15,000,000 to $18,000,000 annually. About half the sales and values are of wagons made in Chicago shops and factories, say seven to eight or nine millions a year. About 17,000 wagons, mostly for city work, are built to order here in a twelvemonth.

HERMAN KIPER,
(Purchasing.)
OF L. KIPER & SONS,
Manufacturers of Saddlery. Congress and Peoria Streets.

L. KIPER & SONS, OFFICE AND FACTORY,
CONGRESS AND PEORIA STREETS.
Manufacturers of Saddlery. Established 1863 and employing 350 hands. Harness, Riding Saddles, Horse Collars, Gig and Express Saddles, Coach Pads, Strap Work.

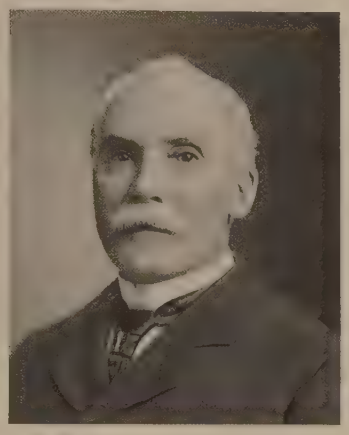
The home manufacturers employ from four thousand to eight thousand persons according to the state of trade. The sales territory of the trade is mainly local; that is to say, Chicago and vicinity, although occasionally shipments are made to distant parts. Materials for manufacture come, the iron from Pittsburg chiefly, woods from Ohio and Michigan near by and from the South. The manufacturing business is,

like the carriage trade, divided, some concerns making a spe-
cialty of heavy work like truck, brewery and transfer wagons,
while others stick to light de- livery and that sort of work.

The Chicago wagonmak- ers pride themselves on the
style and workmanship of the wagons they produce. As a
rule they turn out lighter woods and heavier ironwork than in
the East, a fashion making a neater and more graceful job.

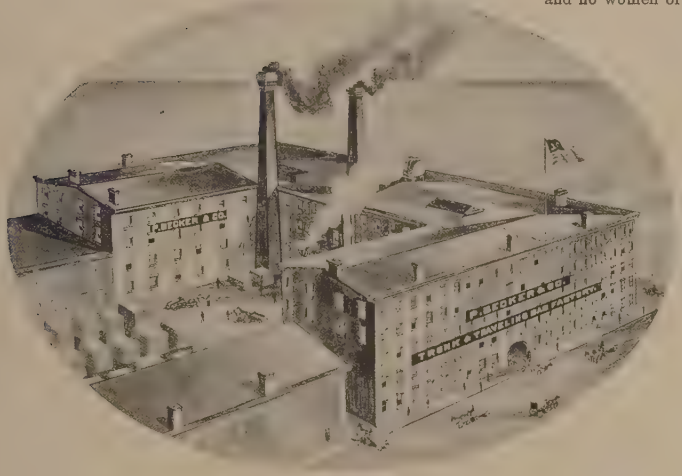
AUTOMOBILES AND MOTOR VEHICLES.

This industry is new here as everywhere else, but it is
rapidly developing and prom- ises great things in the near
future. The success of those in the business thus far, and the
interest taken in the subject by the general public augur,
so those in the business think, the early displacement of the
horse as a motor, a consum- mation to be wished certainly,
in a big city like this, on the score of convenience and clean-
liness at least, if no other.



THE LATE CHARLES T. WILT, SR.,
TRUNK MANUFACTURER, OF 42 MADISON STREET.

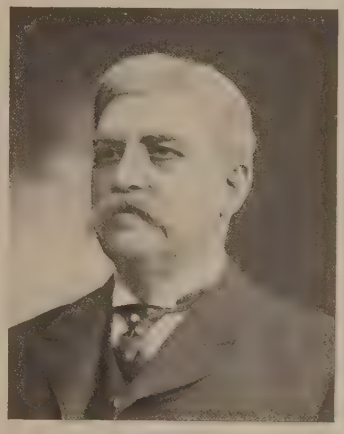
Born in New York City 1829. Apprenticed there. Established here 1862. Burned out in Great Fire, Loss (2 stores and factory), $150,000. Rebuilt and resumed successfully, and paid one hundred cents on the dollar and interest on all his fire debts, and with C. T. Wilt, Jr., his son and successor, as partner, had one of the finest plants in the U. S., i.e. of 80 Hands, all able to make a trunk complete, and no women or children employed.



P. BECKER & CO,
FACTORY, POLK, HALSTED AND EWING STREETS.
OFFICE AND SALESROOM, 254 TO 260 MONROE STREET, COR. OF MARKET.
Manufacturers of Trunks and Traveling Bags, Dress Suit Cases, Telescope cases, etc.

The pioneers in this business here were the American Electric Vehicle Company, which began to experiment about five years ago with self-propelling vehicles. The first "horseless" carriage was built about 1892 by H. G. Osburn, engineer for this company.

Others, as usual with innovations, were at work on the problem about the same time. Messrs. Corrigan and Woods, the former of the



ORLANDO C. SMITH,
PRESIDENT SMITH-WALLACE SHOE CO.,
FRANKLIN AND JACKSON STREETS.

MORLEY BROS. SADDLERY CO.,
38, 40, 42 & 44 SOUTH CANAL STREET.

Specialties: Manufacturers & Jobbers of Harness, Collars, Saddles & Strap Work, Turf Goods, Leather Whips & Season Goods. G. W. Morley, President; E. W. Morley, Vice-President; H. W. Young, Secretary; A. J. Morley, Treasurer.

SMITH-WALLACE SHOE CO.,
COR. FRANKLIN AND JACKSON STREETS.
Manufacturers and Jobbers of Boots & Shoes. Agents Boston & Bay State Rubbers.

WILDER & COMPANY, FACTORY,
HAWTHORNE AVENUE AND HOBBIE STREET.
Thomas E. and John E. Wilder. Manufacturers of Soles, Counters and Heels, and Jobbers of Leather. Stores 212 and 214 Lake Street, Chicago, and 17 South Street, Boston.

American Company and the latter of the Fischer Equipment Company, are the most prominent figures just now in the trade.

These two are the only companies manufacturing here. All the home-made vehicles now running on the street here come from these two shops. The greatest demand so far is for pleasure and passenger vehicles like busses, broughams, etc. The cost runs from $1,200 to $3,500.

One of the concerns just alluded to is about to erect works here of a capacity to turn out about six automobiles complete a day, which, at present prices, is about $2,500,000 of business a

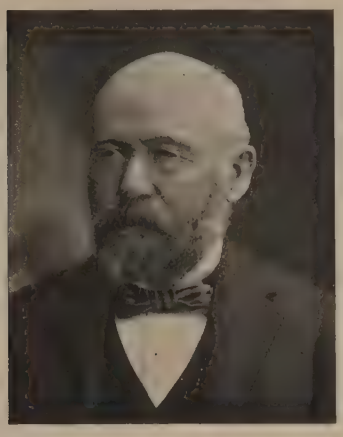
ERNEST W. HEATH,
PRESIDENT AND MANAGER HEATH & MILLIGAN MFG. CO.,
Paint and Dry Color Makers, 170 and 172 Randolph Street.

HEATH & MILLIGAN MFG. CO.,
PLANT 90 TO 116 SEWARD STREET.
Paint and Dry Color Makers. Established 1851. Ernest W. Heath, President and Manager; Elliott Durand, Vice-President; Arthur M. Heath, Secretary and Treasurer; Harry C. Bellamy, Assistant Secretary. Store 170 to 172 Randolph Street.

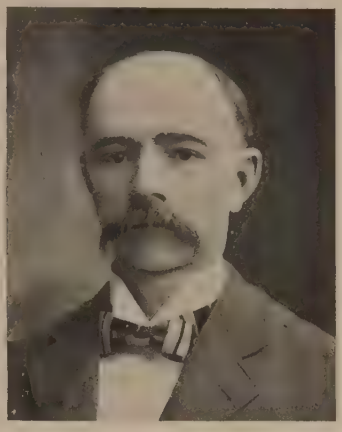
VILAS BROTHERS, OFFICE AND FACTORY,
227 AND 229 FIFTH AVENUE, COR. QUINCY STREET.
Manufacturers and Jobbers of Paints, Oils and Brushes. Established 1877.

HENRY C. VILAS,

DANA S. VILAS,
OF VILAS BROTHERS,
Paints, Oils and Brushes. 227 and 229 Fifth Avenue.



CHARLES A. SPOEHR,



GUSTAVE A. BUNTE,
Of Bunte Bros. & Spoehr,
Manufacturers of Fine Candies, 139 and 141 West Monroe Street.

FERDINAND BUNTE,

year. Other big enter- also reported in pros-

Many foreigners from England, France line on the building of is first in horseless vehi- engines, but this coun- manufacture of electric

And whether or automobile is to be the motion, setting aside the horse for business elsewhere, a great de- tion has already begun. be seen in the estab- bile livery and cab serv- observed in the appear- for delivery purposes, stores and express com-

BUNTE BROS. & SPOEHR,
139 and 141 West Monroe Street.
Manufacturers of Fine Candies and Chocolates. Established 1876, and employing 250 hands. Chas. A. Spoehr, Gustave A. Bunte, Ferdinand Bunte.

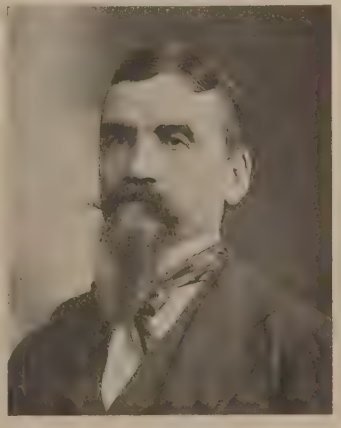
prises of the sort are pect or assured.

come here, especially and Germany, to get a these carriages. France cles propelled by gas try leads already in the automobiles.

not, as some say, the coming means of loco- and displacing entirely uses, certainly here as velopment in this direc- One of its phases is to lishment of an automo- ice; another may be ance of electric wagons put on by department panies, experimentally

possibly; a third in the proposed conversion of an ancient 'bus line here by the change to car- riages of a foreign pattern, with imported motors. It is mainly, however, for pleasure trips and cab service, so far, that the new vehicles are used. The coming summer will show better, perhaps, the extent of the revolution made by these new machines.

THE LATE THOMAS MEYER,
Founder 1870 of the House of Thomas Meyer.
Manufacturers of Vermicelli and Macaroni, 1029-31 Milwaukee Avenue. A. W. Meyer, Manager; G. T. Meyer, Secretary and Treasurer.



A. G. BOGGIANO,
President and Gen'l Mgr. Chicago Macaroni Manufacturing Co.
412-416 South Canal Street.

THE BICYCLE.

In the class vehicle naturally falls the bicycle. This was one of the first cities to accept it, and it is still, judging from the numbers to be seen everywhere, a favorite means of locomotion.

But although the demand for it makes this one of the important branches of manufacture, the industry cut no great figure prior to 1890. The greatest growth of the business began about that time, in fact, and since then more than one of the local concerns has made itself a name in the trade both for quantity and quality of product.

DR. V. C. PRICE,
President Lincoln National Bank, Price Flavoring Extract Co., and Pan Confection Co.

V. L. PRICE,
Secretary and Treasurer "Pan" Confection Company, 225 and 227 E. Kinzie Street.

THOMSON & TAYLOR SPICE CO.,
Michigan Avenue, Cor. Lake Street.
Importers and Manufacturers Green and Roasted Coffees, Whole and Ground Spices. Alex M. Thomson, President; James E. Taylor, Vice-President; James Thomson, Secretary and Treasurer. Established 1865.

The latest figures of the trade available are those of the *Tribune* newspaper compiled at the close of 1898. They showed six large concerns established here (not counting innumerable small repair shops), of $1,500,000 capital, 2,500 hands aggregate and $2,500,000 annual product. The 1890 census report showed four concerns of $537,000 capital, 667 hands and $820,000 product, so that the growth in eight years had been nearly fourfold. Lately a consolidation of all the important bicycle factories of the country exhibits nine large concerns here.

PRICE FLAVORING EXTRACT CO.,
Illinois and Cass Streets.
Established 1867. Incorporated 1890. Dr. V. C. Price, Pres't; R. C. Price, Vice-President; A. C. Fischer, Secretary.

PAN CONFECTION COMPANY,
Factory, 248-250 Illinois Street.
Dr. V. C. Price, President; R. C. Price, Vice-President; V. L. Price, Secretary and Treasurer. Manufacturers of pure and high-grade confectionery. Established 1891 and employing 150 hands.

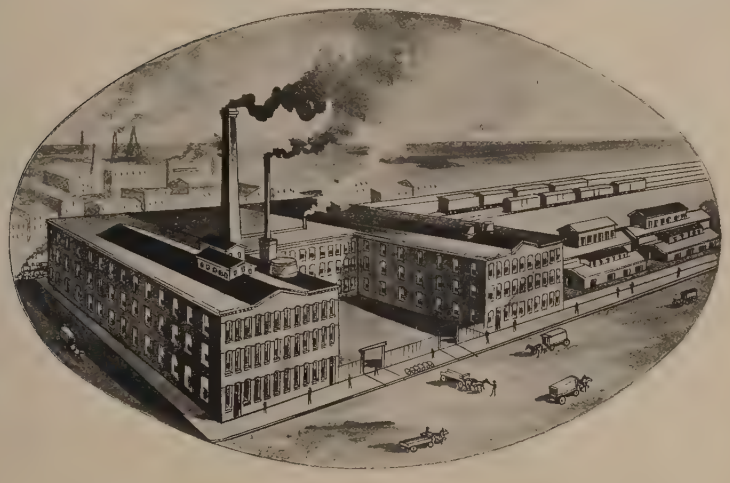
The business has lately been passing through a stage of transition, characterized chiefly by overproduction and extreme competition. The tendency has been toward production of the cheaper grades of wheels as the most readily salable; at the same time materials

have risen, so that while the production here is undoubtedly larger than ever, the receipts for the product are probably no more than in 1898. The chainless wheel lacks favor, it is said, simply because of its price. For the larger concerns here, however, the outlook through consolidation is considered much more favorable than for several years past.

THE NORTHWESTERN YEAST CO.'S CHICAGO FACTORY,
FACTORY AND OFFICE, 889 NORTH ASHLAND AVE.
The largest, Cleanest and best equipped Yeast Factory in the world. Where the Celebrated "Yeast Foam" and "Magic Yeasts" are Manufactured.

THE ELECTRICAL INDUSTRIES OF CHICAGO.

HERE, as elsewhere in the country, with the application of electricity to industrial purposes, the development of electrical interests goes on apace — at a rate, indeed, making it difficult to estimate the sum total of production, which, however, is big. In the items of electric lighting, electric transit, telephone, etc.— any one of these, we may confidently say, amounts to something up in the millions of dollars.



PRUSSING VINEGAR CO.,
2407 LA SALLE STREET.
A. P. Callahan, Proprietor. Established 1848. 1st premiums United States, Illinois State and Chicago City Fairs.

HUSS-EDLER PRESERVE CO.,
75 AND 77 WEST KINZIE STREET.
R. W. Huss, Fred C. Edler, Proprietors. Manufacturers and Importers of Comestibles and Condiments. Mustard, Fruit Preserves, Fruit Butter, Salad Dressing, Sauces, Catsup, Pickles, Vinegar, etc. Capacity of Mustard Mills, 1,500 gallons daily.

ILLINOIS VINEGAR MANUFACTURING CO.,
OFFICE AND FACTORY, NINETEENTH AND ROCKWELL STREETS.
Pure White Wine and Malt Vinegars. Established 1895. Capacity, 400,000 barrels per annum.

The electrical business here is much specialized. Its most important divisions are: 1. Telegraph supplies. 2. Telephone supplies. 3. Electric lighting. 4. Electric railroads. 5. Electric power and devices for shop

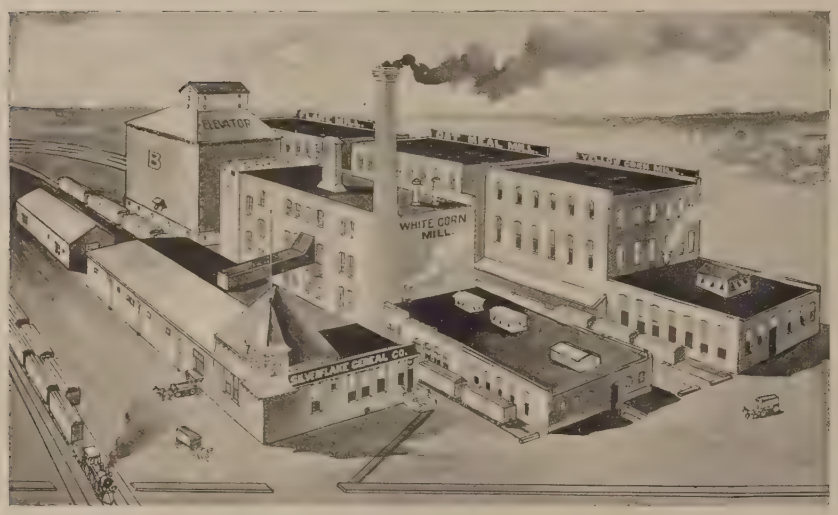
J. J. SHEPPARD,
PRESIDENT SILVER FLAKE CEREAL CO.,
Millers of Corn Products.

equipment. 6. Electric power and apparatus for long-distance transmission, as in mining and similar projects.

Nearly all the telegraph supplies made or sold here are for the Western Union Telegraph Company and Postal Telegraph Company, which between them control all the land lines of this country, and the cable connections, except one Gulf cable. The telephone supplies made or handled here are sold mostly to the Chicago Telephone Company, which has practically a monopoly of the telephone business hereabouts through its access to the entire Bell connection. The business done here in telephone supplies is important. There are five or six large concerns engaged in it. Some of them make parts only, others telephones complete; but none of them go outside the telephone business for trade.

JOHN L. NORTON,
PRESIDENT NORTHERN MILLING CO., OF CHICAGO, AND OF NORTON & CO., OF LOCKPORT.

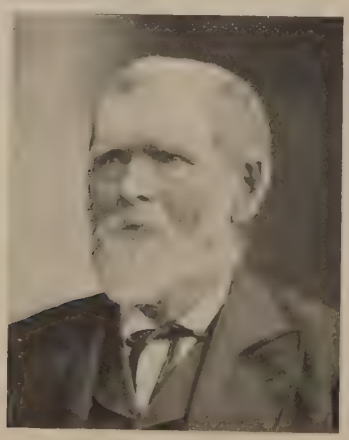
Manufacturers of Choice Spring Wheat Flour. Capacity, 2,000 bbls. each. Office, No. 1 West Madison Street.



MILLS AND ELEVATORS OF THE SILVER FLAKE CEREAL CO.,
COR. GRAND AVENUE AND BELT RAILWAY.

Millers of Choicest white and yellow corn products. "Silver Flake" Malt; "Silver Flake" Oatmeal; "Silver Flake" Peas, Beans and Rice. 75 employes. Capacity, 25,000 bu. corn, 10,000 bu. oats, 5,000 bu. Peas, Beans and Rice per day. Elevator capacity, 500,000 bu. J. J. Sheppard, President; G. G. Schumacher, Secretary.

The Chicago Edison Company does practically all the commercial lighting in Chicago. There is another company, but the Edison controls the situation. The city's plant, which lights the streets, has already been mentioned (Chapter II, page 21). As for electric railroads, Chicago has likely the greatest length of trolley lines in any city, New York possibly excepted. The elevated roads here run entirely with electricity generated in their own power



D. QUILL,
PIONEER PASTE MANUFACTURER OF CHICAGO.

Established 1865. Goods shipped to all parts of the world. Office, 96 W. Quincy Street.

CREAMERY PACKAGE MANUFACTURING CO.,
1, 3 AND 5 WEST WASHINGTON STREET.

Creamery, Cheese Factory and Dairy Supplies and Apparatus, Butter Tubs and Boxes, Egg Cases and Fillers, Milk Dealers' Supplies, Boilers and Engines, Ice and refrigerating Machinery. "Alpha" De Laval Separators.

Branches: Kansas City, Mo.; Minneapolis, Minn.; Waterloo, Iowa; Omaha, Neb. Factories: Elgin, Ill.; Portland and South Whitley, Ind.; Bay City, Mich. C. M. Gates, President and General Manager.

plants, and are the only roads of the kind so operated anywhere. Chicago is one of the largest users of electrical machinery — is said in fact to be the largest user of it in the world. But it is not so large a manufacturer of machinery of that class as for this reason might be expected. The East still furnishes much of it. Chicago is, however, a great distributing point for it. All the big electric machine concerns are represented here, and they cover, from this city as a center, the whole country west to the Pacific.

THE LATE MICHAEL BRAND,
FOUNDER OF THE BUSINESS OF THE BRAND BREWING COMPANY.

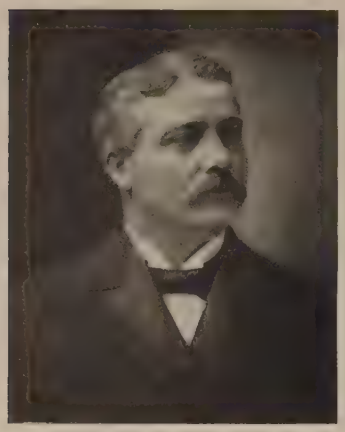
ERNST TOSETTI BREWING COMPANY,
FORTIETH AND BUTLER STREETS.
Established 1887. Capacity, 300,000 barrels annually. Specialty: Brewers of high-grade draught and bottled beers.

A great many motors of different types and sizes are employed here for power in factories, particularly for printing, clothing, and other light manufactures. There are no big transmission plants here yet, as at Niagara and other places; but plans are afoot for utilizing the water-power of the new drainage canal for that purpose, both by private parties and the city. The conditions permit, it is said, a development at Lockport to generate 33,000 horse-power.

BRAND BREWING COMPANY'S NEW ESTABLISHMENT,
ELSTON AVENUE AND SNOW STREET.
Built 1898-'9. Cost $250,000. Capacity, 200,000 barrels annually. Virgil M. Brand, President and Manager; Horace L. Brand, Vice-President; Armin W. Brand, Secretary and Treasurer.

OFFICES BRAND BREWING COMPANY,
ELSTON AVENUE AND SNOW STREET.

The electrical business generally here is so remarkably prosperous, that there are several houses as much as eighteen months behind on orders; and one concern is even said to have orders ahead which may take three years to fill.



CHARLES H. WACKER,
PRESIDENT

Wacker & Birk Brewing Co., McAvoy Brewing Co. and Chicago Heights Land Association. Director Corn Exchange National Bank, American Luxfer Prism Co., Western Stone Co., etc. Member Art Institute, Commercial Club, Merchants' Club, Athletic Association, Union League, Germania, etc. Office at Wacker & Birk Breweries. 171 N. Desplaines Street.

MICHAEL KEELEY,
FOUNDER OF THE BUSINESS OF THE KEELEY BREWING CO.

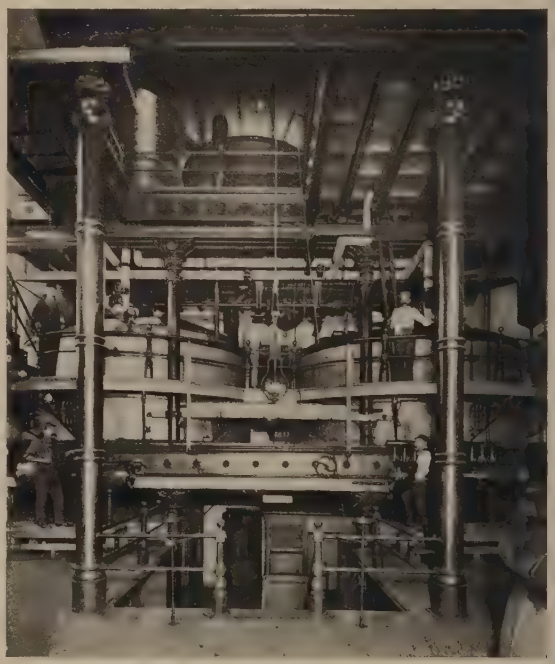
MICA AND ITS PRODUCTS.

MICA is manufactured into various articles of electrical insulation. Principal among these are commutator rings, commutator segments, armature troughs, rheostats, magnet fields, transformers, spools and tubes, all of which are sold under the registered trademark "Micabeston." This material is made up of smaller sheets built up in suitable form, pasted together with a resinous material, then pressed and thoroughly baked. By this process a large quantity of small mica which otherwise would be of very little value is utilized.

THE LATE JAMES STENSON,
FOUNDER OF THE CITIZENS BREWING CO.,
And father of W. J. and F. R. Stenson of the Stenson Brewing Co., 863-869 N. Winchester Avenue.

The refuse, or mica too small for electrical or stove purposes, is powdered and bolted, like ordinary flour, to a fineness of from 60 to 200 mesh. It is used in the manufacture of lubricants. But the principal use, however, is in the manufacture of wall paper. A beautiful satin finish and silver luster effect is obtained by mixing powdered mica with the pulp. The world's product of mica is limited and finds a ready market.

The importation of mica from foreign countries has developed much with the growth of electricity, fully ninety-five per cent of the mica consumed in the United States being a foreign product. And still this indispensable material is taxed heavily by the Government if in its crude state, and, when



KEELEY BREWING COMPANY,
28TH STREET AND COTTAGE GROVE AVENUE.
Brew House.

PLANT OF THE KEELEY BREWING CO.,
28TH STREET AND COTTAGE GROVE AVENUE.

Thomas F. Keeley, President; Eug. M. Keeley, Secretary and Treasurer. Founded by Michael Keeley 1878. Incorporated 1878. Capacity, 500,000 bbls. per annum. Sales 175,000 bbls. per annum. Brewers & Maltsters. Bottlers of Beers, Ales & Porters.

PAUL POHL,
BREWER.

manufactured, at an almost prohibitory rate.

The largest mica-producing countries are Canada and the East Indies. However, a considerable quantity is mined in North Carolina and a little in New Hampshire.

PAUL POHL,
27 TO 35 COOPER STREET, CORNER OF FULLERTON AVENUE.
Brewer of Domestic and Berlin Weiss Beer, Ale and Porter.

The Canadian mica is best. It is usually found in a limestone rock or in heavy beds of phosphate. The veins are often well defined, but frequently the largest mines are pockety, pockets often producing a great number of tons before being exhausted. The Canadian mines are operated mostly by extensive steam machinery plants, such as steam drills, hoists, pumps, etc. Dynamite is the explosive commonly used, but great care has to be exercised in keeping the blasts far enough from the mica in order to prevent shattering the delicate material. The only preparation given mica after taking from these mines is to separate (or split) the large blocks into sheets about one-eighth or one-quarter of an inch in thickness, showing the material to be of good cleavage and smooth surface. These sheets are then sorted into several different grades according to the size the sheet will cut in square inches; it then goes to the market for whatever further preparation it may require for its special uses.

COOKE BREWING CO.,
27TH STREET AND BREWERY AVENUE.
Established 1884; capacity, 500,000 Bbls. Geo. J. Cooke, President; Chas. F. Cooke, Vice-President, Treasurer and Secretary.

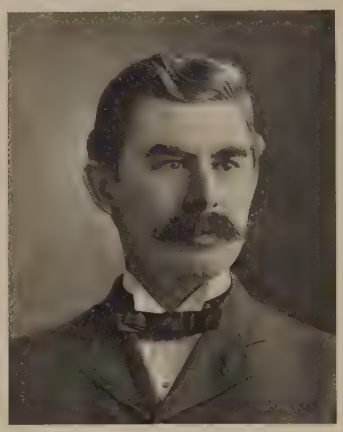
JOHN S. COOKE.
(Died March 12, 1899.)
FOUNDER COOKE BREWING CO., LAKE SHORE, FOOT OF 27TH STREET.

The Canadian amber mica is consumed almost entirely in the electrical field. As an

JOHN B. CANEPA,

W. H. BURKE,
MANAGER CANEPA BROS.
OF CANEPA BROS., MANUFACTURERS OF MACARONI, 101 INDIANA STREET.

THE LATE R. W. McCREADY,
Of The R. W. McCready Cork Co.
39 to 47 Illinois Street.



E. W. McCREADY,
Manager and Treasurer The R. W. McCready Cork Co., 39 to 47 Illinois Street.

electrical insulation it surpasses all other products owing to its fine cleavage and its softness and pliability. Its principal use for electrical work is the insulating of electric street car motors, other car motors, and lighting dynamos, etc.

The India product, though a Muscovite (white) quality, is also used extensively in electrical work. It is, however, consumed very largely in the manufacture of stoves, the finer and more transparent material being used for the glasses. Some crystals of India mica are very large, often making perfectly clear sheets 20 by 40 inches. The very large sheets are consumed by the builders of war vessels, where they take the place of glass. Its value here consists in the fact that the concussion from firing heavy guns has little or no effect on mica.

The India mines are operated extensively by native labor; the pick and shovel are the only tools in use. The antediluvian bucket brigade is the means of hoisting the mineral; two lines of ladders extend from top to bottom of the pit, each manned by natives at convenient distances apart, whose work it is to pass the buckets up or down one to the other. This is to us very crude and out of date. But we must consider that mining is carried on in this way owing to the cheapness of native labor, wages being about 3 cents per day (American coin value).

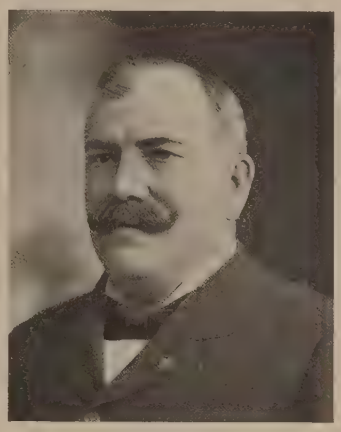
The North Carolina or American product is limited, but usually of a very

DR. HENRY REDLICH,
Founder of the business of the Redlich Mfg. Co., 10 Oak Street. Established 1858.

THE R. W. McCREADY CORK CO.,
39 to 47 Illinois Street.
Manufacturers and Importers of Corks of every description. Established 1866. Incorporated 1891. E. W. McCready, Manager and Treasurer; John S. McCready, Secretary.

THE REDLICH MANUFACTURING CO.,
10 Oak Street.
Manufacturers of Corks, Bungs, Labels, Bottlers' Supplies, etc. Brewers' and Vinegar Manufacturers' shavings.

fine quality; from its transparency, indeed, in this respect it often resembles the finest plate glass. This material finds its way almost exclusively to the stove manufacturers and dealers. It is also handled extensively by the wholesale hardware trade, which supplies the retailer.



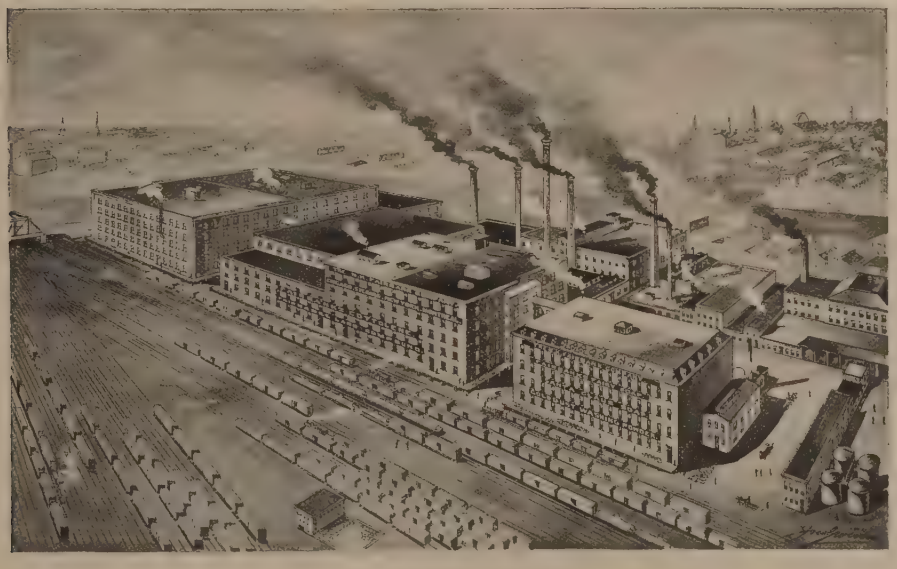
S. D. SIMPSON,
PROPRIETOR CHICAGO CORK WORKS,
Polk Street and Plymouth Place. Office 14 State Street.

THE CHICAGO CORK WORKS,
POLK STREET AND PLYMOUTH PLACE.
Office 14 State Street. S. D. Simpson, Proprietor. Established 1878.

VIEW IN THE FACTORY OF THE CHICAGO CORK WORKS,
POLK STREET AND PLYMOUTH PLACE.

OPTICAL GOODS, CAMERAS, PHOTOGRAPHIC SUPPLIES, ETC.

THERE are three large optical manufacturing houses here. Their combined business is about $1,500,000 a year. None of them are jobbers. The manufacturer sells direct to the retailer. The staples are spectacles and eyeglasses and ophthalmological instruments. The feature of the business is the number of prescriptions filled. One house here has filled 1,100 in a day. The trade extends from here over the entire West, and even to far-off Australia and New Zealand, the American standard in these goods being



THE N. K. FAIRBANK COMPANY.
EIGHTEENTH AND BLACKWELL STREETS.

Main offices, 277 Dearborn Street. Branches: New York, St. Louis, Boston, Philadelphia, Pittsburg, Baltimore, New Orleans, San Francisco, Montreal, London, Eng.

Manufacturers of Gold Dust Washing Powder, Fairy Soap, Santa Claus Soap, Fairbank's Glycerin-Tar Soap Fairbank's Scouring Soap, Cottolene, Lard Compound, etc.

GEO. P. BENT,
MANUFACTURER "CROWN" PIANOS AND ORGANS.

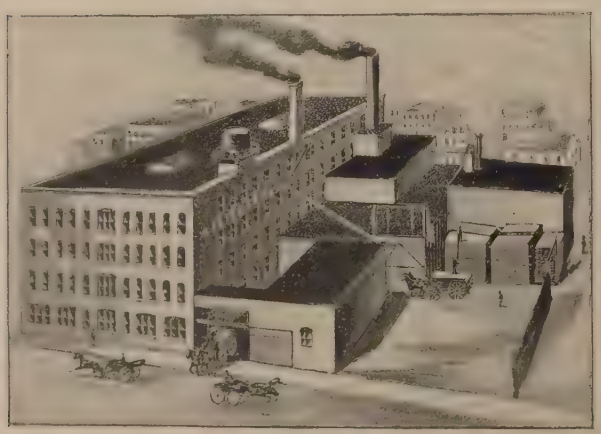
exceptionally high.

Chicago is notable for its production of kodaks, view cameras and cameras for all amateur work, though not for portrait cameras. These last-named instruments come from Europe and the East. Four concerns here make these view cameras; the business being comparatively new, none of them are very old. Of the three, one is quite large, and is a manufacturer of photo paper also.

VIEW IN THE "CROWN" PIANO AND ORGAN RETAIL WAREROOMS,
209 WABASH AVENUE.

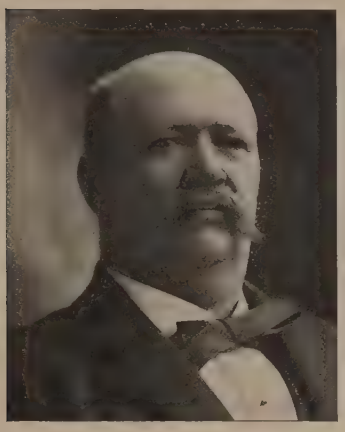
FACTORY OF THE "CROWN" PIANOS AND ORGANS,
WASHINGTON BOULEVARD AND SANGAMON STREET.
Geo. P. Bent, Manufacturer. Established 1870. Product sold all over the World.

A strong and very general interest has been taken here, as in other parts of the country, in the photographic art ever since the introduction of portable instantaneous instruments, and Chicago has many very clever amateurs, whose work has made an excellent showing in the competitions of the National Amateur exhibits, one of which exhibits, by the way, is soon to be held here. In this vicinity the opportunities for recreation with the camera are many. Here are picturesque parks, a prairie landscape, and the finest of water and sunset effects on the lake shore all summer long.



A. PETERSEN & CO.,
15 TO 21 ARMOUR STREET, 456 TO 460 AUSTIN AVENUE.
Manufacturers of Desks and Office Furniture. Oak in stock, Walnut, Cherry and Mahogany to order. Latest designs and improvements. Medals awarded Antwerp 1894, Chicago (Columbian World's Fair) 1892.

MR. A. PETERSEN,
(A. PETERSEN & CO.) AND THE FAMOUS DESK "PRESIDENT."
This desk is valued at $2,500. It has taken two prizes in this country and Europe. It is of striped Mahogany and white Holly, hand carved, with heavy gold plated hardware fittings of the firm's own design.



N. ARNESON,
PRES. & TREAS. CENTRAL MFG. CO.
One of the original incorporators of the Central Manufacturing Co. Came to Chicago in 1861, and has been engaged in Manufacturing Furniture since 1868.

CENTRAL MANUFACTURING CO.
37-39-41 ARMOUR STREET.
Incorporated under the Laws of Illinois 1884. Capitalized for $90,000, fully paid in. N. Arneson, Pres. and Treas.; A. Normann, Secy. Employs 75 to 100 men, and manufactures all kinds and grades of Office Desks and tables; output averages 500 desks and tables a month.

These concerns have trade all over the country. They compete successfully with Eastern manufacturers on their own ground, and sell also in Alaska, Australia, the Sandwich Islands, China and Japan, and even England and Germany. The bulk of their exports, in fact, go to the last-named country.

HENRY D. GOLBECK,
OF OLBRICH & GOLBECK,
Manufacturers of Furniture, 76 to 86 No. Ashland Avenue.

In this business the jobber is an important factor. About half the product is disposed of through jobbers; the remainder goes direct to the retailer. The total for the trade is something between $1,000,000 and $2,000,000 a year. The present season for trade is opening most auspiciously.

OLBRICH & GOLBECK,
76 TO 86 NO. ASHLAND AVENUE, COR. CARROLL AVENUE.
Manufacturers of Furniture, Sideboards, Chamber Suites, etc. Sideboards a specialty.

F. HERHOLD & SONS,
150 TO 160 WEST ERIE STREET, 219 TO 225 N. CARPENTER STREET.
Manufacturers of Chairs.

TINWARE, GAS AND ELECTRIC FIXTURES, BRASS GOODS, ETC.

CHICAGO is not a great tinware manufacturing city, but is a very large distributing point for these products, in extent of business comparing, some say, very favorably with New York. There are six houses of note in this line here, two of them hardware houses whose tinware

FRANK B. TOBEY,
President The Tobey Furniture Co.

departments are large. These six do a business somewhere near $5,000,000 a year. They represent factories located all over the country. The staples of the line are of three classes; pressed tinware, japanned ware and galvanized ironware. The wares handled originate in Pittsburg, western Pennsylvania and southern Ohio. The market is the territory from Illinois west to Nebraska. The business at present is said to be larger than ever before, and would be better still if the factories could get the raw material fast enough to fill the orders of the jobbers.

THE TOBEY FURNITURE CO.,
Wabash Avenue and Washington Street.
Established 1856. F. B. Tobey, President; A. F. Shiverick, Vice-President; Geo. F. Clingman, Manager; F. McMartin, Secretary.

THE LATE CHAS. TOBEY,
Founder of The Tobey Furniture Co.

LAMPS AND LAMP GOODS, BRASS WARES.

To a great extent lamps and small brass goods come here from Eastern factories and are distributed hence throughout the West by Chicago branches or agencies of these factories.

The business here as a separate line is new; it grows rapidly and probably aggregates $2,000,000 a year. The staples in the lamp line are lamps, burners and rings and hangings; in the brass goods line they are sheet brass, brass wire, brass-tubing and rods.

INTERIOR THE TOBEY FURNITURE CO.,
Wabash Avenue and Washington Street.
Specimen of Hand Made Furniture.

JOHNSON CHAIR COMPANY, PLANT AND FACTORY,
Green and Phillips Streets.
Established 1868. A. P. Johnson, President; Nels Johnson, Secretary; A. Borgmeier, Treasurer. Salesrooms 187-188 Michigan Avenue.

This is one of the largest centers of brass bed manufacture. There are two large concerns

here in the lamp goods line and two in the brasswares line. They have trade, these four, from Ohio to the Pacific.

GAS AND ELECTRIC FIXTURES.

THIS has been one of the most rapidly growing manufacturing lines of the city for some time past. In the last fifteen years it has progressed so that Chicago now ranks with Philadelphia and next to New York in the industry.

WILLIAM SCHICK,

FURNITURE, 44 AND 46 CLYBOURN AVENUE.

Came to Chicago 1863. Established in the Furniture business on Haymarket Square, West Side, 1866, and remained there for 30 years; commenced business on the North Side 1872.

THE LATE OLIVER B. OLSON,

OF O. B. OLSON & CO., 375 WEST LAKE STREET.

Established 1872. Originator and Manufacturer of Rugs made from old and new carpet strips. Born in Norway, November 17, 1856.

THE LATE JOHN UBER,

FURNITURE, STOVES, LINOLEUM, CARPETS AND CURTAINS, 442 MILWAUKEE AVENUE. ESTABLISHED 1868.

F. W. ADAMS,

PROPRIETOR ART BEDSTEAD CO., 110 TO 122 WEED STREET.

turing gas and electric-light fixtures. There are seven or eight large concerns here manufactures. The capital employed amounts to $1,000,000 and the product is about $3,500,000 a year. About 1,500 hands are employed in it. The staple products are fittings and bracets. The market reaches from Pittsburg west to the coast. There is good trade in the South also and Southwest. The probability is that the

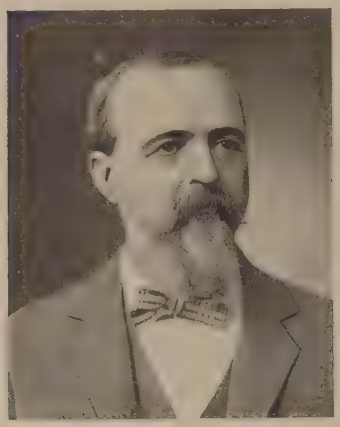
WILLIAM SCHICK,

44-46 CLYBOURN AVENUE, BETWEEN DIVISION AND LARRABEE STREETS, NORTH SIDE.

Furniture, Carpets, Brass and Iron Beds, Baby Carriages and Go Carts, Stoves and Refrigerators.

ART BEDSTEAD CO. (F. W. ADAMS, PROP.) OFFICE AND FACTORY, 110 TO 122 WEED STREET.

Manufacturers of Brass and Iron Beds. Established 1894. The first factory in the West devoted exclusively to the manufacture of brass and iron bedsteads on an extensive scale. Capacity, 1,500 beds daily, enough to furnish a small-sized town.



GEORGE T. LINK,
PRESIDENT SCHAFF BROS. CO.
Manufacturers of Pianos, 117 and 119 North Peoria Street.

trade of 1899 will exceed all preceding years by twenty-five per cent. The manufacturers here now practically control the trade; there are few Eastern concerns represented at this point, and for style, quality and finish this Chicago work can hardly be surpassed anywhere in the land.

PIANO FACTORY SCHAFF BROS. CO.,
117 AND 119 NORTH PEORIA STREET.
Geo. T. Link, President; Edwin A. Link, Secretary and Treas. Established 1868 by G. Schaff & Bro.

SMITH & BARNES PIANO CO.,
OFFICE AND FACTORY, 471 CLYBOURN AVENUE. WAREROOMS, 250 WABASH AVENUE.
Manufacturers of pianos. Charles A. Smith, President; Willard N. Van Matre, Secretary; William H. Rattray, Treasurer.

PLUMBERS' SUPPLIES.

SINCE 1880, when there were only three concerns of this line embarked in the business here, this industry has been steadily growing until now Chicago is in touch with New York, Philadelphia and Boston, the three great old-time centers of manufacture and trade of this kind.

There are now eighteen large houses of the trade here, employing about 2,500 hands, and doing a business of $10,000,000 a year. Of these eighteen two are especially conspicuous, and four are manufacturers of the first order. The remainder — fourteen — are jobbers solely.

As the business has grown, its character has changed to one of almost endless variety, but the staples continue

SCHAEFFER PIANO MFG. CO.,
PIANO FACTORY, RIVERVIEW. OFFICE, 215 WABASH AVENUE, CHICAGO.
Manufacturers of the Schaeffer Pianos. Capacity, 300 per month. Established in New York 1877; in Chicago 1889. Reëstablished and Reincorporated 1898. Specialty: the Schaeffer Upright piano, one of the first upright Pianos made.

T. E. DOUGHERTY,
PRESIDENT SCHAEFFER PIANO MANUFACTURING CO.
215 Wabash Avenue.

FACTORY OF THE L. AVISUS PIANO CO.,
330 TO 338 N. WOOD STREET.
Manufacturers of High-Grade Grand and Upright Pianos. Established 1887. Incorporated 1897. L. Avisus, President and Treasurer; John Peterson, Secretary.

LEOPOLD AVISUS,
PRESIDENT L. AVISUS PIANO CO.,
330 N. WOOD STREET.

to be bath-tubs, water-closets, lavatories and their fixtures. The enameled bath-tub is produced here to a greater extent than in any other city, and is the commonest style in use. This is ascribed to the fact that Chicago is the greatest city in the world for flats. The most ordinary tenements are now

LOUIS DEDERICK,
TREASURER MANUFACTURERS PIANO CO., AND MANAGER CHICAGO BRANCH WEBER-WHEELOCK CO.
Makers of the famous Weber Piano, to which was given the Centennial Award, Philadelphia, 1876.

equipped here with this convenience.

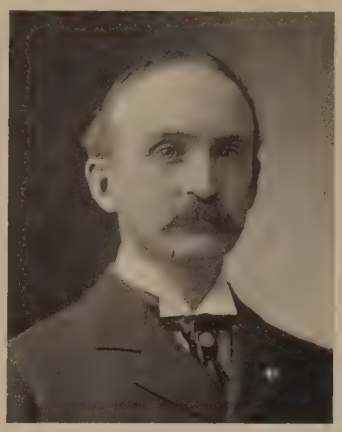
Materials for this branch of business are readily accessible, i.e., iron from the near-by furnaces of the West and copper from the lake region. Hence the development of the industry. An export trade has grown up based upon the advantages of this center, and now, besides the home demand for Chicago specialties in the Eastern

FACTORY OF THE RUSSELL-LANE PIANO CO.,
37 TO 43 COVENTRY ST.
Manufacturers of the Russell Piano. C. C. Russell, President; Walter Lane, Vice-President; 'Olin Bell, Sec'y, Lawrence, Kan. Incorporated 1897. Established 1896.

HAMILTON ORGAN COMPANY,
FACTORIES, 85 TO 89 WEST FOURTEENTH PLACE AND 241-247 S. JEFFERSON ST.
SALESROOMS, 195 WABASH AVENUE.
Manufacturers of Reed Organs and Upright Pianos of High Grade and Standard Quality. Lucien Wulsin, President; H. Clarence Dickinson, Secretary.
D. H. Baldwin & Co., Cincinnati and Chicago, General Factors.

SOL. GROLLMAN,
MANUFACTURER AND IMPORTER OF PIANO AND ORGAN STOOLS, PIANO SCARFS AND RUBBER COVERS, DUET BENCHES AND MUSIC CABINETS, ETC. 259 WABASH AVENUE.

WM. McKINLEY,
PRESIDENT McKINLEY MUSIC CO.
Music Publisher and Founder of the famous McKinley edition of 10-cent music.



FRANK K. ROOT,
SECRETARY AND TREASURER McKINLEY MUSIC CO., AND OF E. T. ROOT & SONS.
Music Publishers, Established 1858.

States, a large proportion of the output goes to England, Australia, South America, Mexico, Japan and of late also to Cuba.

Electrical fixtures have become a feature of the trade of late years. Reference is made to this branch of the business, however, under another head.

The master plumbers and plumbing contractors of the city number about 750. Allowing an average of $500 to $600 each for the plumbing contracts on the new buildings built here (figures said to be fair by competent authority), the plumbing business of the city now ranges from $2,000,000 to $2,500,000 a year.

FOLEY & WILLIAMS MANUFACTURING CO.,
46TH STREET AND ROCK ISLAND RAILWAY TRACK.
Manufacturers of Sewing Machines and Organs. Jobbers of Sewing Machine Supplies, Pianos, Organs, Bicyles etc. Established 1869, Inc. 1883. Capital $100,000. Salesrooms, 46-50 Jackson Street, Chicago. Branches: Cincinnati, O.; London, Eng.

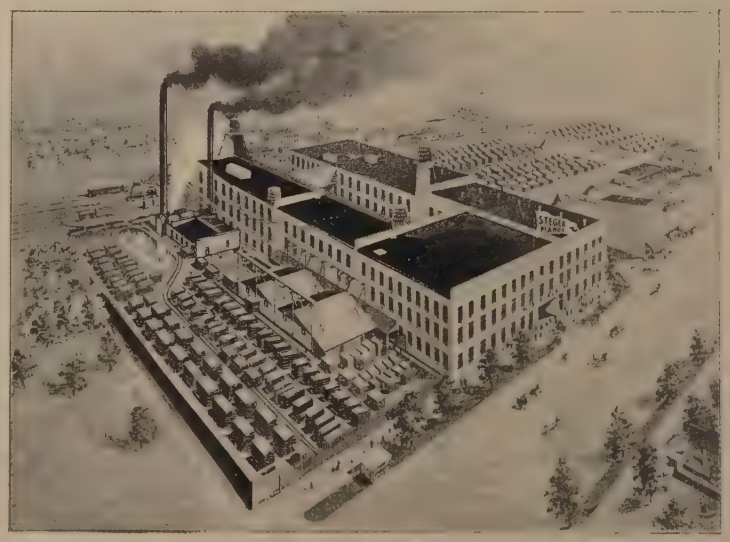
WILLIAM C. FOLEY,
PRESIDENT FOLEY & WILLIAMS MFG. CO.
Sewing Machines and Organs. 46 to 50 E. Jackson Street.

THE HARDWARE TRADE.

CHICAGO is one of the largest centers of the hardware trade in the country. As a jobbing hardware market it is probably the largest, and taking the business as a whole, manufacturing, jobbing and retail, it is more than likely next to New York, which is, or should be, first in the trade.

All in all, light and heavy, the hardware trade here amounts to $50,000,000. This does not include the very large ship chandlery

J. V. STEGER,
PRESIDENT STEGER PIANO CO., STEGER, ILL.
Manufacturers of The Celebrated Steger Pianos.



PLANT OF STEGER PIANO CO.,
STEGER, ILL.
OFFICE AND SALESROOMS, WABASH AVENUE, COR. JACKSON BOULEVARD, CHICAGO.
Capacity over 11,000 Pianos Annually (36 per day). Established 1879.

business the city enjoys as the chief of lake ports nor the machinery and machine tools trade (which occupies, on Canal and intersecting streets of the West Side, a very extensive district of its own), lines here closely allied to and verging upon the hardware line.

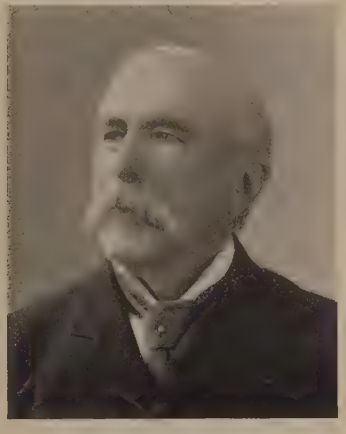
The trade in New York differs from that done here. There are few jobbers there. The retailer is supplied direct by the manufacturer. Here the manufacturers are few and the retail trade is supplied mainly by the jobbers. What factories there are here run on certain specialties; one, for instance, on spring locks, another on lamps, etc.

THE LATE S. BRAINARD,
FOUNDER.

THOMAS SIDWELL,
PRESIDENT.

Of The S. Brainard's Sons Co., Music Publishers and Dealers in Sheet Music and Music Books. Established 1836. Chicago, 298 Wabash Avenue; New York, 20 E. 17th Street.

JOHN W. NORTHROP
RESIDENT PARTNER.



P. H. POWERS,
BOSTON, MASS.

JOS. GRAMER,
BOSTON, MASS.

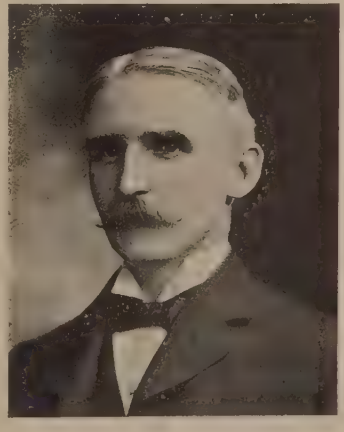
O. A. KIMBALL,
BOSTON, MASS.

Of The Emerson Piano Co., 207 Wabash Avenue. Factory, Boston. Salesrooms, Boston, New York and Chicago.

In heavy hardware there are three important concerns here, houses that would be of note for the extent of their business anywhere. In the jobbing hardware trade there are some ten or twelve houses worth mentioning, two of which are exceptionally large. The larger houses of this kind carry shelf goods, sporting goods, all styles and kinds of lighter hardware, and some of them a line of lamps as well.

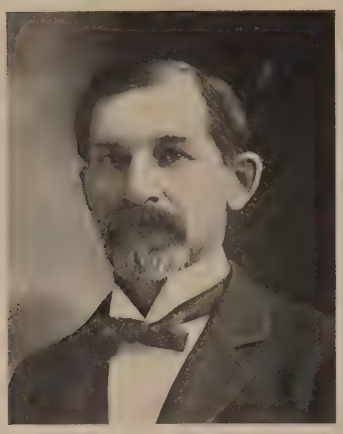
These jobbers and wholesale hardware dealers get their stock from manufacturers of every part of the country, from New England to the Mississippi — some of it from the home factories — and they supply in their turn the four hundred retailers of the city. They sell in all parts of the country — North, East, South and West — mainly, however, West and Northwest, and mostly outside this city.

There are four outside manufacturers of hardware that have branches here. These four do a business of a couple of millions



CHARLES F. THOMPSON,
PRESIDENT THE THOMPSON MUSIC CO.

Music Publishers and Dealers in Pianos and other Musical Instruments. 269 Wabash Avenue.



MAX TONK,
PRESIDENT.

E. M. EASTMAN,
SECRETARY.

Of the Tonk Mfg. Co., Piano Stools, Piano Scarfs, "Old Hickory" Bicycle, etc.

a year. The home manufacturers do about $5,000,000 a year.

Cutlery is manufactured here by one house, an old one, established 1865, and the only factory of the kind of any note in the West; the remainder of the business here is done by twelve or fourteen jobbers who handle the product of Eastern factories. The local factory employs five hundred hands; its product is about $1,000,000 a year. The total of the trade is perhaps $2,500,000. The trade as a whole is said by those in the business to be larger than in New York, where many factories are directly represented by agencies of their own. The product of this city is mainly steel knives and forks and table cutlery generally. The material comes from Pittsburg mostly; the finer grades from Sweden. The market is the United States. There is also a considerable and growing foreign consumption.

BUILDING MATERIALS AND BUILDING WORK.

TABLES of the Chicago *Tribune* for 1899 show the following:

There are fifty-eight brick-yards in the city and vicinity, of 2,500 workmen, $1,750,000 capital and $2,000,000 product.

There are seventy cut-stone yards, employing 950 hands and $175,000 of capital, and producing $2,000,000 of work a year.

The marble and granite yards of the city number thirty-eight, and employ 775 hands and $1,250,000 of capital. This product is $1,750,000 in value.

The limekilns number six. They employ 250 hands and $1,500,000 of capital, and their output is $750,000 a year.

There are three terra-cotta works, employing 600 hands and $150,000 of capital, and producing $700,000 worth a year.

TONK MANUFACTURING CO.,
CLYBOURN AVENUE AND LEWIS STREET.
Manufacturers of Piano Stools, Chairs and Benches. Piano Scarfs, Covers and Hoods.
"Old Hickory" Bicycle, etc. Established 1873.
The largest Piano Stool and Scarf Factory in the world.

The gravel-roofing establishments are seventy in number and their workmen about 625. The capital in this line is $200,000 and the year's business about $700,000.

The ten stained-glass works of the city employ 200 hands and $500,000 capital and do about $750,000 a year.

It appears from this statement that in the brick and terra-cotta lines there are sixty-one establishments, of 3,100 hands and $8,650,000 of product, and in the stone line, monumental and

A. B. DICK,
PRESIDENT OF THE A. B. DICK COMPANY.
Manufacturers of Mimeographs,
152 and 154 Lake Street.

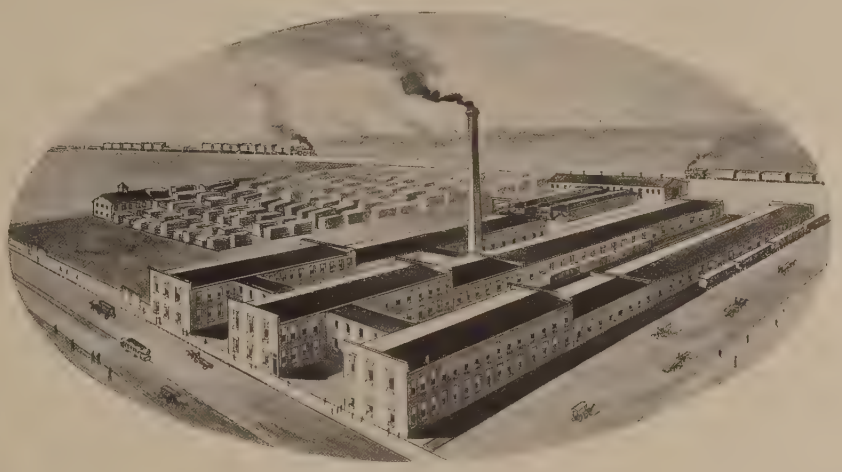
building, there are 108 concerns, of 1,675 hands, $1,425,000 of capital and $3,750,000 product.

The total of these seven building lines is: Establishments, 255; hands, 5,850; capital, $5,525,000; product, $8,650,000.

THE SHOE TRADE.

BOSTON, as almost every one knows, is the largest center of the shoe trade in the country. It is not perhaps so generally established that Chicago comes next. Nevertheless that is the fact.

There are four manufacturing shoe houses here of the A1 class, whose total business is upward of $12,000,000 a year, and besides these several others not quite so wealthy. There are



A. B. DICK COMPANY, MIMEOGRAPH FACTORY.

about one hundred wholesale and jobbing houses in the trade and about two thousand retailers. The total annual business, wholesale, is more than $20,000,000, and the total of all kinds, including the business of the agents of

GENERAL OFFICE THE OLIVER TYPEWRITER COMPANY,
COR. WASHINGTON AND DEARBORN STREETS, CHICAGO.

outside concerns located here, of whom there are quite a number, perhaps $40,000,000 annually.

Some of the larger manufacturers here are also jobbers, and their salesmen, of course, carry both

FACTORY OF THE OLIVER TYPEWRITER COMPANY,
WOODSTOCK, ILL.
GENERAL OFFICE, DEARBORN AND WASHINGTON STREETS, CHICAGO.

CHAS. W. SHONK,

PRESIDENT CHAS. W. SHONK CO.

Manufacturer of Lithographed Sheet Metal and Glass Signs, etc., 629-635 No. Wood Street, cor. Milwaukee Ave.

their own manufacture and other lines; as a rule, however, the manufacturers who sell to the retailer direct does no jobbing business, and the manufacturer who

CHAS. W. SHONK CO.

629-635 NORTH WOOD STREET, COR. MILWAUKEE AVE.

Manufacturer of Lithographed Sheet Metal and Glass Advertising Signs. Chas. W. Shonk, President. Branch Offices New York, Philadelphia, Boston, Baltimore, St. Louis, Cincinnati, Minneapolis, San Francisco, Buffalo, New Orleans.

ACME FLEXIBLE CLASP CO.,

CLARK AND 17TH STREETS.

Wm. O. Swett, President; Arthur H. Swett, Secretary and Treasurer. Manufacturers of the "Acme Clasp," Acme Wire and Strap Hinges, and other metal specialties.

W. O. SWETT,

PRESIDENT ACME FLEXIBLE CLASP CO.,

Clark and 17th Streets.

sells to the jobber ignores the retail trade.

There are houses here in this line that employ fifty to seventy-five traveling salesmen. One of the retail shoe houses here, a State street concern, is also uncommonly large.

During the past fifteen or twenty years Boston, which very largely controls most Western markets, has not been able to increase its Chicago business at all; and as the population has increased here the field has been occupied more

THE TUSCARORA ADVERTISING CO., OF COSHOCTON, OHIO.

WESTERN DEPARTMENT, R. M. RANKIN, MANAGER, 211 AND 212 GARDEN CITY BLOCK, CHICAGO.

Signs Lithographed in from two to twenty colors on Iron, Tin, Nickel, Aluminum and Oil Cloth. High Grade Leather and Celluloid Specialties. Largest Advertising Specialty House in the World.

and more by home enterprise to the exclu-

JAS. S. McDONALD,

Of J. S. McDonald & Co.

Manufacturing Stationers, 601-611 Graceland Avenue.

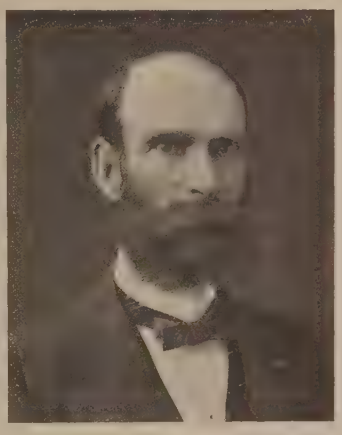
J. S. McDONALD & CO.,

601-611 Graceland Avenue, Chicago. On the Line of Milwaukee Division Chicago & Northwestern Railway, Opposite Cuyler Station.

Manufacturing Stationers. Established 1873. Specialties: Blank Books, Stylograph Copying Books, Letter-Press Copying Books, Duplicate and Triplicate Order Books, Shipping Books and Blanks, Railway Train Orders, Carbon Paper, Manifold Paper, and Manifold Work for Office and Railway Use.

sion of Eastern productions. For trade territory, Chicago has the whole country, but the greater portion of its product goes to the Central West, Northwest and Southwest.

One thing that has accelerated the business is the development of the tanning interest in the West. The materials used here for manufacture come principally from Western tanneries. In fact the West promises to be the seat of this industry, so many tanneries are moving to



J. W. SEFTON,

President The J. W. Sefton Manufacturing Co.

Folding Paper Boxes, etc. Chicago and Anderson, Ind.

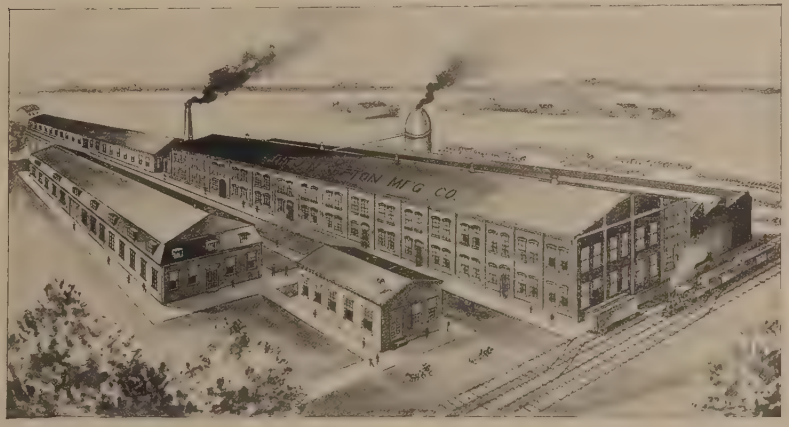
THE J. W. SEFTON MANUFACTURING CO.,

Chicago Plant, 241-247 South Jefferson Street.

Manufacturers of Wooden Butter Dishes, Oyster Pails, Paper folding boxes, corrugated paper and bottle packing, etc.

Michigan and Wisconsin to the regions of hemlock bark. The sole leather business is growing especially fast in the West.

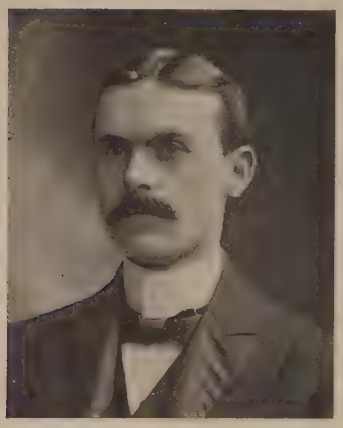
The city of Milwaukee, eighty-five miles from Chicago, is probably the largest tanning center in the world in line of calfskins, and also of light cattle-hide upper leathers.



THE J. W. SEFTON MANUFACTURING CO.,

Plant at Anderson, Ind.

J. W. Sefton, President; W. T. Durbin, Vice-President; J. E. Clenny, Treasurer and General Manager; J. G. Reber, Secretary. Directors: J. C. Reber, J. E. Clenny, J. W. Sefton, W. T. Durbin, J. G. Reber and O. H. Hicks.



HERMAN ARMIN MEYERCORD,

PREST. OF THE MEYERCORD CO.,

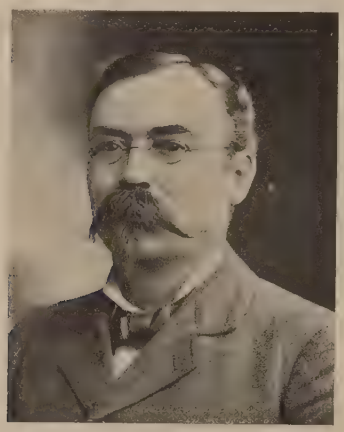
Decalcomania Transfers, Chamber of Commerce Building.

LEATHER AND LEATHER GOODS.

CHICAGO has been an important tanning center for many years. Milwaukee excepted, it produces more upper leather and light leathers like calfskins, than any other city.

In the early days the tanning of sole leather was carried on here to a considerable extent; but as the tan-bark was exhausted in this vicinity the industry naturally sought the more favorable locations to the northward in the Michigan and Wisconsin timber belts. There are still, however, two large sole-leather tanneries running to advantage in the city and at the same time the product of the tanneries to the north is placed in large degree through houses here.

Doubtless also the almost unlimited supply of hides available here (of stock yards origin) as well as other facilities, notably railroads, have contributed to the rapid growth of this industry. Also the uncommon development of the shoe manufacturing business, to which we have just referred, and likewise of other leather goods lines. The industry certainly is an important and expanding one. In it large capital is embarked and the output is of striking value and amount.



A. L. EDGARTON,

PROPRIETOR EAGLE STAMP WORKS, 199 SOUTH CLARK STREET.

Manufacturer of Rubber Stamp Presses. Full line of Rubber Stamps, Rubber Type, Price Markers, Metal Checks, Seals, etc.

THE MEYERCORD CO., CHICAGO FACTORY,

MAIN OFFICE, CHAMBER OF COMMERCE BUILDING.

Guaranteed Decalcomania Transfers. Largest manufacturers in the world and originators of the Decalcomania industry in America. Makers of the finest product. Equipped with automatic machinery for producing special designs. Sell direct to customer. Samples, Sketches, Catalogues and prices for the asking.

THE TABLET & TICKET CO.,

87 AND 89 FRANKLIN STREET.

Willson's Gummed Letters and Figures, Advertising Stickers, Marking Tickets, Window Show Cards, Gummed Labels, Puzzle Cards, Card Pins, Price Tickets, etc. Puzzle Maps of United States, Europe and Palestine. Henry Willson, Pres.; Adolph Spielmann, Sec'y.

THE TABLET AND TICKET CO.,

87 AND 89 FRANKLIN STREET.

Partial view in Office and Display room. Specialties: Willson's Gummed Letters and Figures. Sole manufacturers of Willson's Patent Office Building Directory. Henry Willson, Pres.; Adolph Spielmann, Sec'y.

The total business done in the leather trade here is something like $20,000,000 a year. It is a very large employer of skilled labor and help. From four thousand to five thousand persons get a livelihood in it. The cutting of sole leather for distribution among the shoe manufacturers and leather and shoe findings concerns is no small part of the trade, and the increased manufacture of specialties and increasing demand for fancy leathers indicate the upbuilding of a new branch of the industry.

Chicago is itself a prominent hide market, and the packing centers of Chicago, Kansas City,

WILLIAM A. VAWTER,
ORIGINATOR OF THE PERPETUAL LOOSE LEAF LEDGER.
President Baker-Vawter Company, Devisers and producers of loose leaf systems.

BAKER-VAWTER COMPANY,
WORKS AT NOS. 1102-1114 MARIANNA ST. OFFICES, NOS. 1101-1123 CHAMBER OF COMMERCE BLDG.
Loose leaf systems of accounts devised for every record in any business. Expert Accountants furnished for revising and systematizing the methods of conducting a business.
Eastern office and works, Holyoke, Mass. Expert Accountants permanently located in all the principal cities of the United States.

W. E. RITCHIE,
PRES'T W. C. RITCHIE & COMPANY,
Manufacturers of Paper Boxes, etc.
Cor. Van Buren and Green Streets.

THE CHICAGO LABEL & BOX CO.,
226 TO 230 LAKE STREET, COR. FRANKLIN.
Lithographers and Printers of Druggists' Labels, and Manfrs. of Pill and Powder Boxes and Folding Boxes of all kinds, etc.
T. P. Randall, president and treasurer; C. E. Randall, vice-president; L. E. Randall, secretary.

W. C. RITCHIE & COMPANY,
COR. VAN BUREN AND GREEN STREETS.
Manufacturers of all kinds of Paper Boxes, Mailing Tubes, Paper Cans, etc.
Established 1866.

H. J. M. SCHROETER,
TREASURER SCHROETER MFG. CO.
Folding Paper Boxes, Jackson and Clinton Sts.

Omaha, etc., afford the tanners here an ample supply of raw material. A curious fact in this relation is that hides are shipped here from Paris to be made into sole leather and the finished product then sent back to the place of its origin as a raw staple.

The market for Chicago leathers is found, in fact, all over the world, though the jobbing business is done principally within a radius of five hundred miles. The East as well as the West is supplied from here; and the growing export business of the city is exceedingly encouraging to the trade.

Chicago leathers go now largely to England and the Continent; Mexico begins to demand them, and even Japan and Australia are turning this way for their supplies of this staple product.

SCHROETER MANUFACTURING CO.,
COR. JACKSON AND CLINTON STREETS.
O. L. Schroeter, President; C. M. Schroeter, Secretary; H. J. M. Schroeter, Treasurer. Folding Paper Boxes of Every Description.

H. SCHULTZ & CO., INC.,
117 TO 123 MARKET STREET, NEAR MADISON.
Manufacturers of Paper Boxes. Established 1856. Boxes for the Dry Goods, Millinery, Shoe, Hardware, Candy, Clothing, Stationery trades, etc. Cloth-Covered Boxes, Sample Cases, Mailing Tubes, Box Trimmings, etc.

HARNESS AND SADDLERY.

IN harness and saddlery Chicago is a very considerable center. The factories of this line here rank among the best in the country, and one of them, it is claimed, ranks among the largest concerns of the kind in the United States.

Three establishments of this line do a large part if not the most of the wholesale and manufacturing trade here; the retail business is done, very much of it, by the large carriage houses, agricultural implement houses, and the like.

The total annual business amounts

CLARK & PFISTER,
51 AND 53 SO. MAY STREET.
W. W. Clark, W. C. Pfister. Manufacturers of Paper Boxes for the Shoe Trade and other Manufacturing Lines, employing 190 hands. Established 1875.

to perhaps $6,000,000 a year. The fifteen hundred. The principal business with no particular special- used is the product mainly of Wis- and Ohio tan- some also from patent leather ark, New Jer- that line, and

HENRY O. SHEPARD,
PRESIDENT THE HENRY O. SHEPARD CO., PRINTERS AND BINDERS, AND THE INLAND PRINTER CO., 212-214 MONROE STREET.

The market is embraced in West, and thing of the years ago Chi- compete with ing this sort of trade; now, of the leading cago and Cin- cinnati are now the foremost centers of the trade in the country.

More and more the larger manufacturers are monopolizing the new work in the saddlery and harness line, leaving the smaller shops dependent almost altogether on repair work. This is because the factory product has improved so that it is as good as the old time made-to-order "custom" work, so-called.

THE HENRY O. SHEPARD CO.,
212-214 MONROE STREET.
Printers and Binders. Established 1880. Printers of The People's Bible History and "The Inland Printer." Specialty: Fine Book and Cut Work.

employes number about houses do a general ties. The leather stock consin, Michigan, Illinois neries, together with Pennsylvania. The comes mostly from New- sey, a great center of from abroad.

for the Chicago product the Middle West and along with this some- East. As late as ten cago could not begin to the East in manufactur- goods even for Western however, this city is one centers. In fact, Chi-

POOLE BROS.,
CLARK AND HARRISON STS., CHICAGO.
Railway Printers. Specialty: the printing of high-class advertising matter and the engraving of maps for Railways. Also general engraving and electrotyping.
Poole Bros. have one of the largest and most complete departments in the United States devoted to the manufacture of Railway Tickets. Also a special department for the manufacture of ticket cases of all descriptions.

TRUNKS AND VALISES, ETC.

IN the line of trunks and satchels a business of about

RAND, MCNALLY & CO. ESTABLISHED 1856.
160 TO 174 ADAMS ST., 105 TO 121 QUINCY ST.
Printers, publishers, Stationers, Map, Wood and Half-Tone Engravers, Bookbinders and Electrotypers, employing 900 to 1,000 hands. Andrew McNally, President; Fred G. McNally, Vice-President; Thomas C. Haynes, Secretary; Daniel A. Arnold, Treasurer.

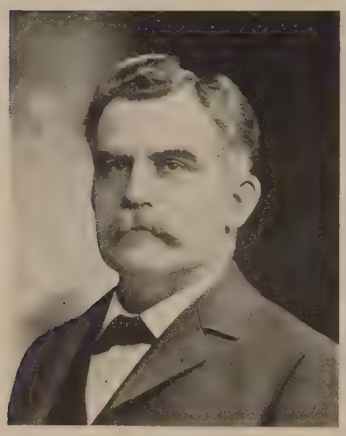
$1,500,000 a year is done here, mainly by six or seven of the larger houses of the trade, two of which are manufacturers on a pretty extensive scale. These manufacturers sell direct to the retailer, and all the houses maintain retail salesrooms.

Their market is largely local,

JOHN M. RYAN,
PRESIDENT AND TREASURER.

GEORGE H. HART,
VICE-PRESIDENT.

The Ryan & Hart Company, Printers, Engravers and Binders. 22-24 Custom House Place.



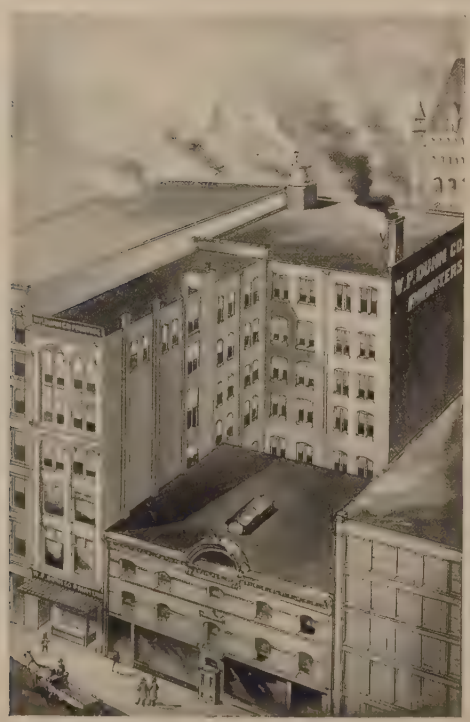
W. P. DUNN,
PRESIDENT OF THE W. P. DUNN CO.
Printers, Binders and Publishers.
167 Adams Street.

but they have also a good out-of-town business in Illinois, Iowa, Missouri and the Central West generally, and more or less in all the country stretching from Pennsylvania to the Pacific Coast.

PAINTS, OILS AND VARNISHES.

IN paint manufacture and the production of linseed oils Chicago leads the country; in varnishes it is second, i. e., next New York. White lead is made here largely; the second largest plant of the country in this industry is here. The production of paints and oils here is a development of the last twenty or twenty-five years. In 1880 there were only three or four concerns in the business here. Now there are between sixty and seventy houses, employing perhaps one thousand hands all told, and turning out from $7,000,000 to $8,000,000 of product annually.

The materials used by these manufacturers are mainly of home origin, although some stock is imported. The market



THE W. P. DUNN COMPANY,
167 ADAMS STREET, NEAR LA SALLE.
Printers, Binders and Publishers.

THE RYAN & HART COMPANY,
22-24 CUSTOM HOUSE PLACE.
Railroad and Commercial Printers, Engravers and Binders. Established 1893. John M. Ryan, President and Treasurer; Geo. H. Hart, Vice-President; Elmer E. Buchan, Secretary.

JUDSON M. W. JONES,
PRESIDENT THE J. M. W. JONES STATIONERY & PRINTING CO., 76 TO 82 SHERMAN STREET, OPPOSITE ROCK ISLAND DEPOT.

extends, say, Pacific; but indefinite, concerns York and there are a cerns that As a rule the wholesalers retailers ers direct.

There are three particularly large houses of this line established here — all three manufacturers. The jobbers number sixty-one.

THE J. M. W. JONES STATIONERY & PRINTING CO.,
76 TO 82 SHERMAN STREET, OPPOSITE ROCK ISLAND DEPOT.
Established 1836 by Stephen F. Gale, Esq., now living in this city.

O. P. BASSETT,
PRESIDENT PICTORIAL PRINTING CO., LITHOGRAPHERS AND DRUGGISTS' PRINTERS, 1241-1249 STATE STREET.

SHIP CHANDLERY.

THIS is a trade of importance. It originated with the birth of the port, and although it has met with changes through the decline of the sailing vessels and the rise of railroads, it has grown in other directions. The larger houses of this line here do business in oakum, cordage and other specialties all over the country, and during the last ten or twelve years have built up a good business in engineers' supplies, namely, oils, packing, waste, steam fittings, etc. One house here is said to be the largest ship chandlery house in the country. It has agencies from Pennsylvania to the the field occupied is rather because some of the larger here have branches in New Boston, and, vice versa, number of Eastern conhave agencies in this city. manufacturers sell to the who are, most of them, also, supplying the consum- This is a growing business.

PICTORIAL PRINTING CO.,
1241-1249 STATE STREET.
O. P. Bassett, President; F. H. Hertle, Secretary.
Manufacturers of Fine Paper Boxes and Labels for Druggists' Cartons, Tin and Turned Wood Boxes, Credit Check, etc. Also general printing.

CORBITT RAILWAY PRINTING CO.,
76 TO 82 SHERMAN STREET.
Railway Printers and Engravers. Established 1885 at Milwaukee; in Chicago 1890. Specialty: Railway folders and maps. General advertising literature for Passenger departments. Trade extends over the entire country. Mr. Louis J. Corbitt is the active head of the company.

P. F. PETTIBONE & CO., INC., BRANCH STORE AND FACTORY,
44 TO 50 SOUTH DESPLAINES STREET.
MAIN STORE AND GENERAL OFFICES, 48 AND 50 JACKSON STREET.
Printers, Lithographers and Blank Book Makers. Bank Stationers. Public Office Outfitters. Manufacturers of National Cabinet Letter Files and Supplies. Successors to P. F. Pettibone & Co. and John Morris Co.

all the way from here to the Pacific. Before the war there were twelve or fourteen houses of this line. Now there are but five. They do a business collectively of perhaps $2,500,000 a year. The chief staples of their trade are manila cordage, cotton duck, wire rope, chains, marine hardware, sails and rigging. Several have sail lofts of their own and one large house is engaged in the manufacture of Government supplies of the marine order. The business, which speaking generally, is divided into two classes, city trade and country trade, the former including the South Chicago business, which is considerable and growing right along.

C. J. STROMBERG,
PRESIDENT STROMBERG, ALLEN & CO.
Stationers and Printers.

The business of sailmaking, which appeared to be doomed by the gradual withdrawal of sailing freighters on all waters, has, to the contrary, revived. This is due to the increased interest taken in yachting and small sailing craft generally for pleasure purposes.

STROMBERG, ALLEN & CO.,
337-339 DEARBORN STREET AND 74-76 PLYMOUTH PLACE.
Stationers and Printers. C. J. Stromberg, President; John Allen, Vice-President; John L. Greaves, Secretary; Thos. H. Faulkner, Supt.

SOAP MANUFACTURE.

THERE are about forty soap manufacturers here, and probably as many more agencies of concerns in other places. Of the forty only half a dozen are very large, and of these two are conspicuously so, and are known by name all over the country.

A. B. SHERWOOD,
OF THE SHERWOOD LITHOGRAPH COMPANY.
CLARK AND HARRISON STREETS.

This city is one of the largest centers of the trade in the country. A big manufacturing business has grown up here because the

CARQUEVILLE LITHOGRAPHING CO.,
LA SALLE AVENUE AND ILLINOIS STREET.
Edgar H. Carqueville, President; Walter M. Carqueville, Secretary; Richard A. Carqueville, Treasurer. Designers and Lithographers of all kinds of colored advertising matter.

SHERWOOD LITHOGRAPH COMPANY.
CLARK AND HARRISON STREETS.
Established 1876. Commercial and color-work. Up to date in design and execution.

materials were readily ob- this city, Kansas City, etc., ized their refuse in soap man- this competition profits are

About a billion pounds of States annually. The largest product of this city is about cents a pound average, is $6,000,000 a year. Besides this, about $500,000 worth of glycerin is produced, making a total for the trade of $6,500,000 a year. The fac-

OSCAR E. BINNER,
PRESIDENT THE BINNER ENGRAVING COMPANY.

tained from the stock yards of but of late the packers have util- ufacture themselves, and with said to be not what they were. soap are now made in the United factories are in the West. The 150,000,000 pounds, which, at 4

FRANKLIN ENGRAVING & ELECTROTYPING CO.
FRANKLIN BUILDING, 341-351 DEARBORN STREET.
Designers and Illustrators, Makers of Printing Plates by all Processes.

PRIVATE OFFICE OF OSCAR E. BINNER,
PRES'T BINNER ENGRAVING CO.

tories employ about four thou- sand hands, many of whom are girls, though the greater number are men.

Of the total fac- tory product, Chi- cago and Cook county consume about twenty per cent — say 32,000,- 000 pounds. The rest goes to the out-of-town trade in the Western country mainly.

Candles, formerly a considerable item in this line of manufacture, have so largely gone out of date that now there is only one concern here mak- ing them.

BAKING, ETC.

ANY industry providing subsist- ence for so large a population as that of this city and its surroundings must necessarily be large. The baking

INTERIOR BINNER ENGRAVING CO.,
21, 23 & 25 PLYMOUTH PLACE.
General Offices, and President's private office.
Engravers by all processes. Designers, Engravers, Electrotypers, Compilers of all kinds of matter, booklets and catalogues. Most complete plant of its kind in America.

business is one of these. This industry is susceptible of several subdivisions, namely, bread baking, cracker baking, pies and fancy cake baking, etc. In the first of these subdivisions there are about twenty large concerns and perhaps eight hundred minor ones. Their total business is, may be, $14,000,000 per annum. The great bulk of this represents city consumption. Only about ten per cent of it is outside trade. About three thousand persons are employed in the trade.

A business of importance, which has been segregated from the baking business, is the baking of pies. Some bakers still produce them, but the most of those consumed here are made a specialty by five concerns, two of which are particularly large. These five concerns run seventy-five wagons of 450 to 500 pies capacity. One of these wagons is the largest in the country; it holds 2,000 pies. The pie bakeries employ, including drivers, about four hundred hands and sell 30,000 pies daily, and this quantity, with 10,000 more made by the regular bakers, is a business, at 10 cents each, of $1,500,000 a year. The trade is best in summer, generally speaking. It is also good when fruits are scarce. This is a local trade entirely.

The cracker-baking business here is in the hands of six important concerns, four of which are reported in the trust and two independent, employing 1,260 hands, about half of whom are girls. These six altogether have twenty-eight ovens, using an average of thirty barrels of flour each a day, that is, 840 barrels total daily. This is 252,000 barrels annually, valued, at present market prices, at about $1,000,000.

This amount for materials is the equivalent of about $3,780,000, annual sales, which is a very conservative estimate. The market for these goods is Chicago, consuming about twenty-five per cent of them, and outside territory, mainly this State and States surrounding it, taking the rest.

CONFECTIONERY.

This is a notable line here and a growing one. There are about fifteen large manufacturers and "any number," so to say, of retailers adding their quota to swell the grand total. The hands in the large factories number about three thousand, and very likely the whole number of employes in the business is nearly four thousand. The wholesale product is about $5,750,000; the retail output brings the grand aggregate up to perhaps $8,000,000 a year.

The trade is large, measured by population, and the growth is in the direction of fine goods as wealth increases and the business extends.

The industry embraces various branches of manufacture. Chicago has its specialties, fine caramels among them, a product for which it has gained reputation abroad. The city was the pioneer in the production also of hand-made goods on a wholesale scale, and for many years has made more of that class of goods than any other center of the trade. It was the first also to adopt a new method of making "pan" work, and by so doing has rapidly increased its trade. There is more pan work done here than in any four of the other large cities together. The growth of the chocolate business here has also been phenomenal.

The market for the trade is pretty much the whole country. Certain leading dealers here have a name and reputation even in New York and the New England States. Generally speaking the territory of the trade is the field between Buffalo and Pittsburg on the one hand, and the Pacific Coast on the other, with some little, though not much yet, of the South.

Sugars and other materials for this trade are derived mainly from the East.

BREWING BUSINESS.

By virtue of its position and surroundings, its population and advantages as a grain market, Chicago is a natural center of the brewing business. It has accordingly expanded fast in that line, and now ranks among the foremost cities in this industry. There are sixty breweries listed in the

city directory here. Of these forty are establishments above the ordinary — that is, having 75,000 barrels annual capacity or more. The annual sale of beer here is about 3,200,000 barrels, or nearly 100,000,000 gallons, the value of which at brewers' prices is about $17,000,000. The capital invested in the breweries and malt houses of the city is about $30,000,000; about $4,000,000 of this is in malt houses, which produce perhaps $6,000,000 of product a year. The employes of the breweries and malt houses of the city — brewers, maltsters, yardmen, drivers and clerks — number over five thousand.

NEW PLANT OF THE LITHOTONE COLORTYPE CO.,
COR. LAKE ST. AND 40TH AVE., CHICAGO, U. S. A.
Three-color work a specialty. Designing, engraving and printing. New Process. Superior Artistic Execution. W. P. Allen, Manager. Main Office at the factory. Branch Office, 92 La Salle St.

At the standard allowance, two bushels of grain and two pounds of hops to the gallon, the brewers of this city use about 6,400,000 bushels of grain, and 6,396,500 pounds of hops. The farmer and grain dealer appear, in these figures, extensive beneficiaries of this business, and others are supported largely by it. There is the bottler and bottler's supply man, the brewer's supply houses, and the manufacturers of machinery and apparatus for brewers. The product of this last-named line here is $1,000,000 a year alone. There are six concerns in it, one of them quite a large one, turning out, besides refrigerating machinery, tubs and tanks, filters, mash machinery, grain driers, etc., largely for the brewers here, but also for concerns all over the country.

Besides the beer produced here, all the famous brands of other cities are very largely sold, through agencies of the breweries of Milwaukee, St. Louis, etc., maintained here. A large quantity of imported beer, estimated at $1,000,000 worth, is consumed here or distributed throughout the trade field of the city.

Many of the breweries here, especially the newer ones, are models of modern construction. The product generally speaking is, in quality, the best. The revenue tax paid the Government by the brewers here now amounts, since the increased war tax was laid, to some $6,000,000 a year.

GEO. H. BENEDICT & CO.,
175-177 CLARK STREET, COR. MONROE.
Engravers by all methods. Designers. Electrotypers.

FURNITURE, JOBBING AND MANUFACTURING.

THIS is the largest center of the furniture trade in the country. In fact it is larger in this line than any other two cities. It is a furniture manufacturing center with advantages of transportation facilities and nearness to the source of materials unsurpassed the country over.

In two items of the trade, chairs and parlor furniture, this city is considered the largest producer in the world. The last two annual meetings of the Retail Furniture Men's Association of the United States were held here because of the superior advantages of the city in this line of trade.

There are 350 furniture factories here. About a dozen of these are uncommonly big, and one is the

BARNES-CROSBY CO.,
STUDIO OF MISS SARA CROSBY.

largest chair factory in the country. These factories employ about twenty thousand hands, and their output is of the value of $24,000,000 a year.

BARNES-CROSBY CO.,
VIEW IN PLANT, TIMES BUILDING.

BARNES-CROSBY CO.,
VIEW IN PLANT, TIMES BUILDING.

BARNES-CROSBY CO. OFFICES,
TIMES BLDG., 5TH AVENUE AND WASHINGTON ST.
Successors to A. Zeese & Co., Barnes-Crosby Co., and Ætna Engraving Co.
Artists, Photo-Engravers and Electrotypers. Largest Business of the Kind in the United States.

Material for these factories comes mostly from Michigan and Indiana, Arkansas and Tennessee — that is to say the oak, birch and domestic hardwoods.

JOHN A. BARNES,
PRESIDENT BARNES-CROSBY CO., SUCCESSORS TO A. ZEESE & CO., BARNES-CROSBY CO., ÆTNA ENGRAVING CO.
Artists, Photo-Engravers, Electrotypers.
Largest business of the kind in the U. S.

Considerable Mexican and South American mahogany is used, but not enough to justify the manufacturers themselves in importing it.

The market for the product is the United States, although most of it goes to supply the country west of the Alleghenies. The export trade begins to assume extensive proportions; it grows steadily. This branch of the business is in the hands of three or four of the larger houses.

Of factories, wholesale and retail establishments here, there are about eight hundred. Including the large department stores handling furniture, there are about a dozen important retail establishments (perhaps six of these exclusively furniture) supplying the local and country trade, and some of the Central and Western States, and, to an extent, a foreign patronage also. There are four very large wholesale concerns. The business is reported on all sides exceptionally good for the past year and a half.

IRON BEDS, WIRE MATTRESSES, ETC.

CHICAGO's product of iron beds and wire mattresses, etc, is reported larger than in any other city of this country and, more than likely, the world.

The output of iron beds from the factories here is about four thousand daily or 1,125,000 a year; of springs and other mattresses about the same number. The combined value of the two is from $8,000,000 to $10,000,000 annually. This production is to be credited to about eight or ten large concerns of this line and a number of smaller ones, employing all told about two thousand five hundred hands. Excepting the brass goods the materials for this trade all originate here. Cincinnati is headquarters for this kind of brasswork.

BLOMGREN BROS. & CO.,
175 MONROE STREET.
Designers and Illustrators, Half-Tone, Zinc, Wood and Metal Engravers and Electrotypers. Established 1875.

CHICAGO ELECTROTYPE & STEREOTYPE CO.
CHICAGO ELECTROTYPE & STEREOTYPE CO.
PHOTO AND WOOD ENGRAVERS.
ELECTROTYPING & STEREOTYPING
THE LAKESIDE PRESS

CHICAGO ELECTROTYPE & STEREOTYPE CO.,
LAKESIDE PRESS BLDG., 149-155 PLYMOUTH PLACE
Designers, Engravers, Electrotypers, & Stereotypers; Wm. J. Alexander, President; Geo. T. Schuster, V.-Pres.; F. J. Welch, Sec'y-Treas.

The field in trade of the dealers here stretches from Pittsburg to the Pacific Coast, the greater extent of it lying, however, west of Chicago and in the South. Chicago itself consumes about $1,000,000 worth of the total product.

Although this industry is new here, comparatively speaking (only eight or ten years old), Chicago has risen to the position of chief center of the

trade in the United States in that short time; not, however, at the expense of any of its sister cities, because up to a decade or so ago, about all the metal beds in use were imported.

PIANOS, ORGANS AND MUSICAL INSTRUMENTS GENERALLY.

In respect to the number dependent on it for a livelihood and the value of its product, this is one of the most important manufacturing lines of the city. There are about one hundred concerns in it, having $8,000,000 output and about the same amount of capital, and employing about 2,000 hands.

This output rivals that of New York city, heretofore holding the leading place in this industry, and the prospect is that in a very little while Gotham will be passed. The growth of the business here has been rapid, and the development is one of recent period. Until about ten or twelve years ago the musical instrument business was not one of extraordinary importance. Even at that time, however, two or three very large houses were building up, and the names of Kimball, Smith & Barnes, Lyon & Healy and others were already familiar throughout the land.

In the piano and organ business there are four or five large concerns, and in musical instruments generally one which is the largest in the country. Some of the houses in the trade make both pianos and organs; others pianos solely; and the trade is still further specialized by houses that make piano actions, piano stools and covers and other accessories. One large house here has a reputation for its pipe organs.

The city has come to be a great musical center. Music publishing and allied lines flourish. Wabash avenue is devoted to the music trade in general, over several blocks. Eastern as well as local concerns have their warerooms upon it, Boston piano manufacturers particularly. The factories are mostly in the outskirts of the city.

Chicago's field in trade in the music line comprehends pretty much all the Union, together with Mexico and other outside parts. Chicago pianos and organs are largely sold in Boston and New York, and even find their way to Europe.

A feature of the trade here which is not common in the East is the consignment business. Some of the larger concerns follow this plan. At present the business in all branches here is said to be very good. As in so many other instances the special advantages of the city in the way of field, transportation, available materials, etc., apply in this trade. Hence its rapid growth.

PRINTING AND PUBLISHING, BINDING, ENGRAVING, ETC.

The "Art Preservative," in all its various ramifications — printing and publishing, bookbinding, engraving, electrotyping, etc., is one of the most important trades in Chicago, and is also one of the most prosperous and rapidly growing.

The total given for all branches of the business in the census reports of 1890 was $29,250,000. The total of the *Tribune* estimate, December, 1897, was $33,000,000. The amounts as itemized for the different branches of the trade in this last statement were:

Printing and publishing (news, books, etc.), 230 houses, 7,500 hands, $12,000,000 capital, $25,500,000 annual product, about evenly divided between printing, the mechanical part, and publishing, the commercial division of the trade.

Lithographing and engraving: forty concerns of 2,500 employes, $4,000,000 capital and $8,000,000 product. The allowance for bookbinding and stationery manufacturing, about $3,500,000, is included in the item printing and publishing.

To the total of these items the *Tribune* adds, as showing the importance of the industry:

Typefounders: four, of 525 hands, $1,000,000 capital and $2,500,000 annual product.

Printing presses: three concerns of 400 hands, $550,000 capital and $1,750,000 of product.

Brought up to date this would be a total for the trade as a whole of about $40,000,000.

RIVERVIEW COATED PAPER CO.,
RIVERVIEW, COOK CO., ILL.
Manufacturers of Enameled Paper and Card Board. Offices, 909 Association Building, Chicago.

L. F. SCHMIDT,
OF THE RIVERVIEW COATED PAPER CO.
909 Association Building.

In the book publishing line New York has a business far exceeding all other cities of the country, but it is very likely now, that in commercial work, printing and engraving, Chicago leads. In 1890 the rank of leading cities as to printing was New York (1), Philadelphia (2), Brooklyn (3), Chicago (4). Chicago now holds the second place.

MILLS OF THE CHAMPION COATED PAPER CO.
HAMILTON, OHIO.
W. M. MORRILL, AGENT, 506 RIALTO BUILDING
Largest plant in the world for coating paper.

G. PAGENSTECHER,
OF THE RIVERVIEW COATED PAPER CO.
909 Association Building.

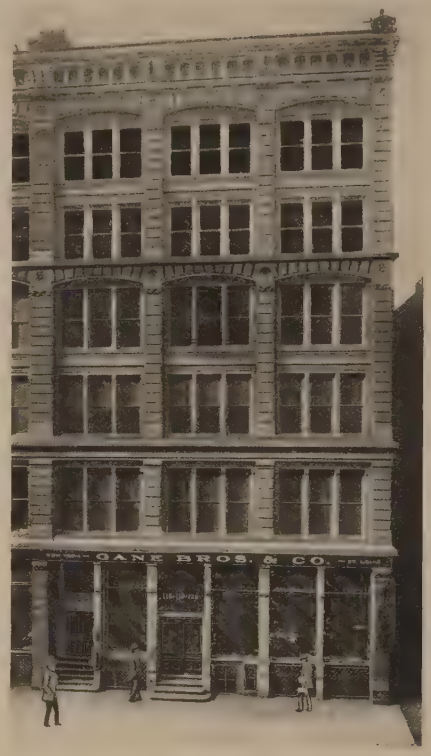
Within the last five or six years there has been a notable movement of "edition" binders and publishers from the East to this city — mainly from Boston

WABASH PAPER COMPANY,
MILLS AT WABASH, IND.
Manufacturers of the following: Highest Quality of Manila, Strawboard, Finest Coated Lithographic, Chromo, Plated and Glazed Papers, Coated Card Boards, Translucents, Enameled Book and Cover Papers and Coated Manilas. D. McCallay, President and Treasurer; F. M. Hill, Secretary; Chicago offices, 514 and 515 The Monadnock.

DWIGHT BROS. PAPER CO.,
61 AND 63 PLYMOUTH PLACE.
Jobbers of Paper of every description. A. H. Dwight, President. Dealers in all kinds of Printing and Lithographing papers.

and Philadelphia. Some of these concerns have contented themselves with the establishment of branches here; others have moved here bodily. The city also has come to be one of the largest centers, if not in fact the largest center, of the subscription book business. The Chicago publishers of this class have invaded such old-time centers of the trade as Boston and the Quaker City. They range a field, on the other hand, as far away as Kansas and Texas. The production of school books here, too, is rapidly growing.

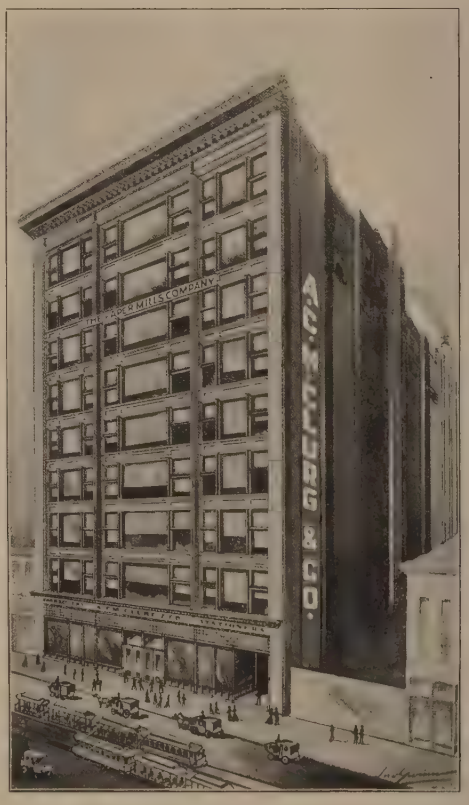
Book printing and commercial printing, as a rule, are separate branches here. The growth of the trade has been due, generally speaking, to cheapened cost of paper and other materials and to expediting processes and improved machinery; and in no line of trade has there been greater advances made



GANE BROS. & CO.,
116-120 MARKET STREET.
Thos. F. and Geo. A. Gane and Arthur E. Lane, Bookbinders' Materials and Supplies. Established 1846.
NEW YORK, 81 DUANE STREET.

MOSER-BURGESS PAPER CO.,
208 AND 210 MONROE STREET.
Jobbers of Paper of every description for printers and Publishers.

GEORGE W. MOSER,
OF THE MOSER-BURGESS PAPER CO.
208 and 210 Monroe Street.



PAPER MILLS CO.,
215 WABASH AVENUE.
Philip R. Shumway, President; Eugene U. Kimbark, V.-Pres. and Manager; Forest Hopkins, Secretary. Wholesale Dealers, Selling Agents, Paper Specialists. Established 1895.

of this kind. This growth has been made in all branches of the business — in none more perhaps than in the engraving line, which, here as elsewhere in the country, has had a phenomenal development.

This has been brought about by the introduction of photographic and other mechanical processes, for half-tone, three-color and other favorite styles of platework, and incidental to this improvement in the mechanical processes, a vast improvement in designing and the art features of the business. Thus cheapened and bettered a great demand has been created for engraved work of all kinds, and this with the multitude of catalogues, pamphlets, illustrated advertising books, etc., that are now produced has redounded quite as much to the benefit of the printer and other branches of the business as to that of the engraver.

The largest printing house in the United States is here. It employs 1,200 hands, and is a publishing house also famous for its map work, atlases, etc. There are several other concerns of the printing line scarcely less important. The newspaper establishments of the city also are among the largest in the land.

Ten or fifteen years back, half a dozen or a dozen hands were considered a large force in an engraving establishment; now there are plate engravers here employing fifty, a hundred, and even more. Among the rest the art of lithography holds its own here; there are several important concerns of this kind.

Formerly all the machinery and devices used in the printing business here came from the East; now, however, there are two or three large concerns turning out superior presses and machines for the trade and fast making inroads on the Eastern manufacturer of these products, even on his own ground. As a great seat of the business there are here also many agencies for Eastern and other ink and paper makers and material men.

The manufacture of letters and figures, gummed stickers, marking tickets, show cards for windows, puzzle cards, building directory cards, etc., is a feature of the printing and stationery business here.

The Inland Printer, the most famous organ of the trade in the country, is published in Chicago.

All branches of this trade are reported in excellent condition. Many concerns at present are working overtime.

PAPER BOXES.

The first machine for making paper boxes was patented by a resident of Chicago. This machine has been adopted by the trade generally and is now in use throughout the world.

Chicago takes precedence in this industry over every other American city. It is larger in this line, those in the trade say, than New York even. There are, according to the *Tribune* compilation of Chicago industries (1898) twenty establishments here of 1,800 hands, $600,000 capital and $1,500,000 product.

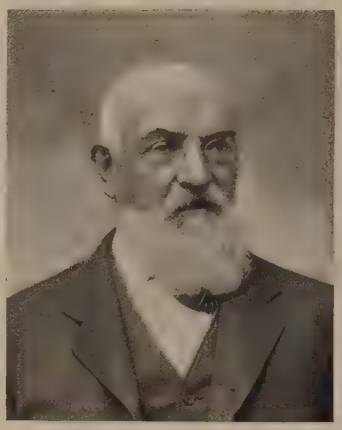
No line of business has increased faster in the last twenty-five years than this. There are fifty boxes made now where there was one in 1875. Some factories here run almost entirely on boxes for the shoe trade, others make a specialty of folding boxes and still others of fancy boxes. The business has been especially good in the last year or so. It has increased at the rate of fifteen per cent a year. The war demand for package goods was a great help to it. Prices also have advanced.

CHAPTER XIV.

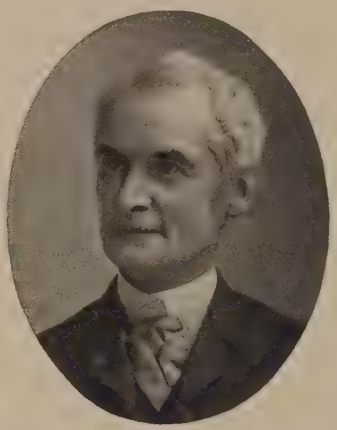
A PROFESSIONAL GALLERY—THE LAW—COLLECTION AND RATING AGENCIES—ACCOUNTANTS—ARCHITECTS, ETC.

THE law, in this expansive age, when all is change, evolution, transition, grows more and more a business as well as profession; at least a profession which, in actual practice, is very intimately identified with trade. It is not, then, inconsistent with the purpose of this work that this ancient and respectable vocation has a place herein, last though not least described.

LUTHER LAFLIN MILLS,
ATTORNEY AND COUNSELOR AT LAW.
122 La Salle Street.



JULIUS ROSENTHAL,
ATTORNEY AND COUNSELOR AT LAW.
1007 Fort Dearborn Building, Clark and Monroe Streets.

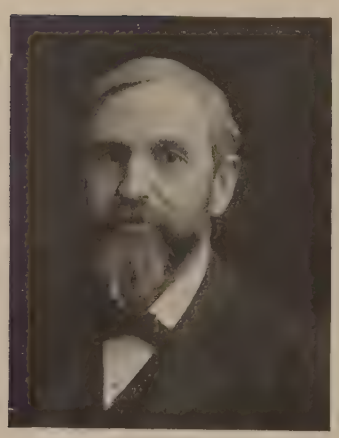


HORATIO L. WAIT,
MASTER IN CHANCERY, CIRCUIT COURT OF COOK COUNTY, ILLINOIS.
110 La Salle Street. (Stock Exchange Building.

More and more nowadays the lawyer figures as a man of affairs. He is politician, speechmaker, adviser in great financial and industrial projects, individual and corporate — confidential man and partner, master spirit oftentimes therein. He is head, perhaps, of what has come to be one of the most important departments of these big enterprises, the law department; or if established by himself maintains quarters often not unlike a great commercial bureau or agency.

"Not those who try the cases in Court," it has been said, "attain today greatest renown at the bar. Not the advocate. It is the negotiator, the adviser, the associate of managers, directors and promoters, those who care for the legal and possibly political aspects of great projects." For this work is requisite a knowledge more than that of law, more than familiarity with statutes and constitutions, State and Federal, and Court decisions and all that, namely, a knowledge of trade and traffic generally, their workings and laws, natural as well as statutory; and along with this, superior judgment, likely, as to men.

Chicago has many successful men of this stamp, and in meeting and mastering the new conditions of modern business and adapting practice to them, its Bench and Bar has not been far behind. Here, indeed, is one of the great centers where law issues have risen, and have been met, if not solved, as they have risen, viz: Corporations and their status—



JOHN P. WILSON,
OF WILSON, MOORE & MCILVAINE, ATTORNEYS, 99 RANDOLPH STREET.
Director of Metropolitan West Side Elevated Railway Co., Title Guarantee & Trust Co., Glucose Sugar Refining Co. and Trustee Newberry Library.

FRANK O. LOWDEN,
ATTORNEY AND COUNSELOR AT LAW.
The Temple, 184 La Salle Street.

GEO. R. PECK,
ATTORNEY AT LAW, GENERAL COUNSEL, CHICAGO, MILWAUKEE & ST. PAUL RAILWAY CO.

municipal, manufacturing, railroad, financial and mining; fire and life insurance; patents, trusts and monopolies; conspiracies, strikes and boycotts; interstate commerce, fresh-water admiralty, etc.

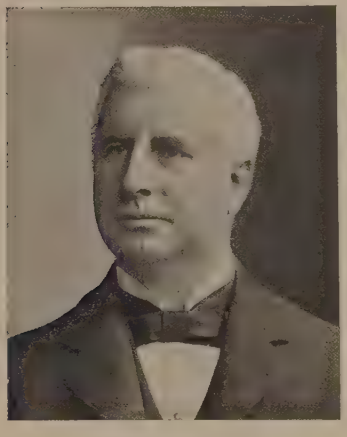
The close relations of the law and trade are illustrated in other particulars, for one the number

BENJAMIN F. AYER,
ATTORNEY AND COUNSELOR AT LAW. GENERAL COUNSEL OF ILLS. CEN. R. R. CO.
Offices at Illinois Central Station.

E. B. SHERMAN, LL.D.,
MASTER IN CHANCERY AND EXAMINER IN EQUITY OF THE CIRCUIT COURT OF THE UNITED STATES.
Rooms 1152, 1153 and 1154 Monadnock Block.

of prosperous business men of attorneys. Among these may

the city who began life as be mentioned A. L. Baker, ex-



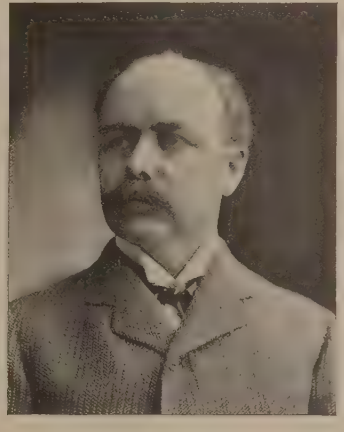
LEANDER D. CONDEE,
ATTORNEY AND COUNSELOR AT LAW.
37 Portland Block, Chicago.

JOHN S. MILLER,
OF PECK, MILLER & STARR, ATTORNEYS. PRESIDENT UNION LEAGUE CLUB OF CHICAGO.

president of the Stock Exchange; J. H. Eckels, a leading banker and ex-Comptroller of the United States Currency; T. B. Bryan, capitalist, and Gen. John McNulta, Receiver of Railroads, the whisky trust, etc. Lawyers are directors also of many of the most important business institutions here, financial concerns especially, and more than one of them has been fortunate in the field of real estate or speculation.

The city of Chicago is indebted to the legal profession for its advancement quite as much as to any other class. Lawyers have been its mayors, aldermen, representatives in the State Assembly, Congressmen, more often its legislators naturally, than men of any other pursuit. In these capacities they have had to solve many

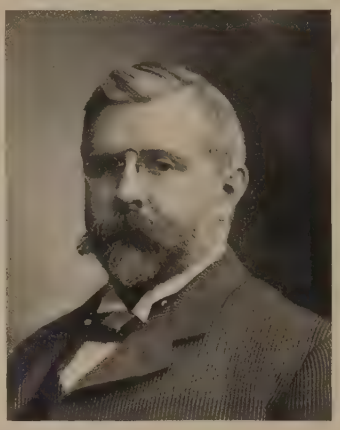
WILLIAM BRACE,
OF DEFREES, BRACE & RITTER, ATTORNEYS AND COUNSELORS.



J. H. DEFREES,
HOME INSURANCE BUILDING.

EDWIN M. ASHCRAFT,
ATTORNEY AT LAW. OF ASHCRAFT & GORDON,
601 First National Bank Building.

questions affecting it, questions of the charter, taxation and revenue, park systems, drainage and public improvements; and the quality of service rendered by these public servants of the legal "persuasion" is reflected in "Ogden," "Kedzie," and other names of streets.

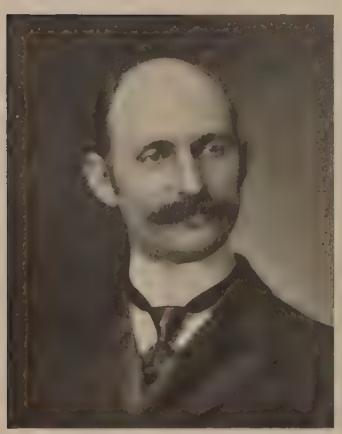


PERCIVAL STEELE,
ATTORNEY AND COUNSELOR.
95 Washington St.

The story of the city is reminiscent throughout, in fact, of eminent names at the bar, not simply as lawyers altogether, these names, but as politicians and statesmen, journalists, writers of books, founders of institutions, and executive men of important concerns. In the annals and traditions of the city occur the names of Ninian Edwards, first governor and father of Illinois; of Lincoln and Douglas, Lyman Trumbull, E. B. Washburn, John A. Logan, John M. Palmer, "Long John" Wentworth, Dick Yates and Dick Oglesby, the silver-tongued but erratic Tom Marshall, of Kentucky; Joe Blackburn (both of these residents here just before the war), Fletcher Webster, son of Daniel; E. M. Haines, author of a monograph on the Indian; Arrington, who wrote "Scenes in the Southwest," "Regulators of the Tanawha," and Gough's great "Apostrophe to Water"; McDougall and E. D. Baker, senators later and orators of the Pacific Coast—lawyers all these—and very many more. Past and present the names of prominence identified with this bar are many: Judges Showalter and W. Q. Gresham; Melville Fuller, Chief Justice of the Supreme Court of the United States; C. H. Aldrich, Solicitor-General of the United States; Judges Tree and Winston, and Robert T. Lincoln,

EDWIN F. BAYLEY,

CHARLES R. WEBSTER,
ATTORNEYS AND COUNSELORS, 1114 ASSOCIATION BUILDING, 153 LA SALLE STREET.



ARTHUR D. WHEELER,
OF HOLT, WHEELER & SIDLEY, ATTORNEYS AND COUNSELORS.
The Tacoma, 1007, 131 La Salle St.

JAS. H. RAYMOND,

W. R. OMOHUNDRO,
OF RAYMOND & OMOHUNDRO, PATENT AND CORPORATION LAWYERS, 1515 MONADNOCK BLOCK.

HON. L. L. BOND,
OF BOND, ADAMS, PICKARD & JACKSON,
PATENT ATTORNEYS.
1147 Monadnock Block.

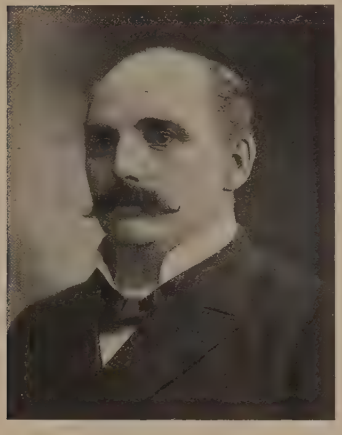
Beckwith; Gen. John C. Black, who courageously defended the ex-foreign ministers; Emory Storrs, W. C. Goudy and Leonard Swett (Lincoln's old law partner); Van Arnam, J. Y. Scammon, journalist, law reporter and father of the school system here; General Rawlins, Wirt Dexter, Corydon

F. A. SMITH,
OF SMITH, HELMER, MOULTON & PRICE,
ATTORNEYS AND COUNSELORS.
Atwood Building, N.-W. Cor. Clark and Madison Streets.

Judges Gary and Tuley; George R. Peck, railroad lawyer; L. L. Bond, patent lawyer; Joel M.

EPHRAIM BANNING,
ATTORNEY AND COUNSELOR AT LAW.
Marquette Building, Dearborn and Adams Streets.

and his brother Captain Black anarchists; Alfred S. Trude;



JOHN T. RICHARDS,
ATTORNEY AND COUNSELOR AT LAW.
Room 82, 140 Dearborn Street.

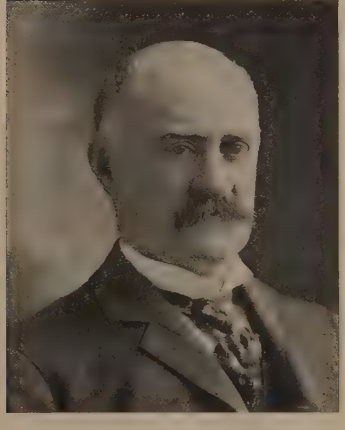
Longenecker, Luther Laflin names, most of them, known

WILLIAM M. BOOTH,
MASTER IN CHANCERY, UNITED STATES COURT. UNITED STATES COMMISSIONER, STANDING EXAMINER IN EQUITY.
505 Monadnock Block.

Charles Jouett, Indian agent here in 1805, was the first lawyer of Chicago. So history records.

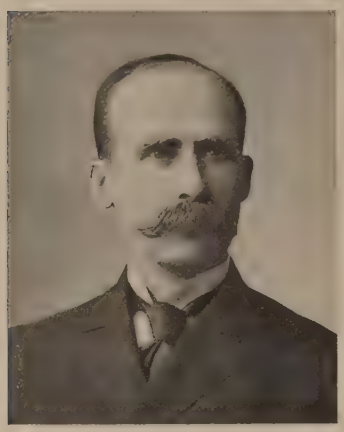
WM. PRENTISS,
LAWYER.
100 Washington St., Chicago.

Mills, and many more with abroad as well as at home.



WILLIAM R. PAGE,
OF PAGE & BOOTH, ATTORNEYS AT LAW.
Suite 1309 Title & Trust Building,
100 Washington Street.

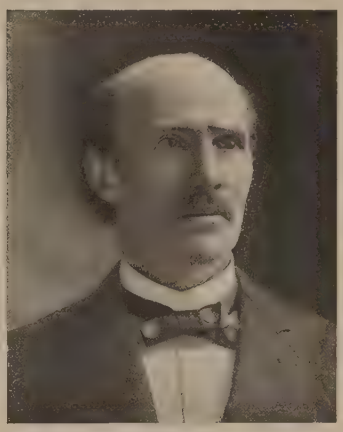
WILLIAM H. BARNUM,
ATTORNEY AND COUNSELOR AT LAW.
915-916 New York Life Building, La Salle and Monroe Streets.



AZEL F. HATCH,
Of Hatch & Ritsher, Attorneys.
100 Washington Street, Room 1410.

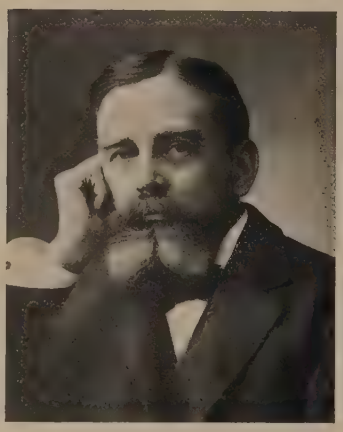
The second, Russell E. Heacock, came in 1827. He was justice of the peace, the record says, "and kept a tavern." Thus early business went hand in hand with law. The first business of the courts here grew out of the Black Hawk war, the Indian treaties and the establishment of a United States land office here. Cook county was organized in 1831; in 1837 the city was incorporated and other lawyers appeared upon the scene. Still there was only a handful, so to say.

BLEWETT LEE,
Attorney at Law.
164 Dearborn Street.



FREDERICK BARNARD,
Of Barnard & Miller (Frederick Barnard, John J. Miller), Law Printers.
44 and 46 La Salle Street. Employs both men and typesetting machines.

H. D. ESTABROOK,
Of Lowden, Estabrook & Davis,
Counselors at Law.
184 La Salle Street.



CLARENCE A. BURLEY,
Of Burley & McSurely, Attorneys.
Room 99 Hartford Building, 140 Dearborn Street.

There are 4,050 of them now listed in the directory — one for every five hundred of the population — and there are four law schools of 888 students. The legal community embraces, besides these, the officials, minor and major, of ten law courts and of three law libraries, a Bar Association and other institutions. About two hundred new names are added by the schools to the roster of practitioners every year. Formerly five hundred were graduated annually; now, however, a three years' course is required and the State examinations are severe. The Bar Association, too, has lately been active in weeding out many who were practicing without a license, and along with these quite a number of disreputable licensed practitioners.

THOMAS TAYLOR, JR.,
Counselor at Law. Master in Chancery Circuit Court.
701-2-3 Opera House Building, 112 South Clark Street.

The courts sitting here are the following: Three United States Courts, the Circuit and District Courts for the Northern District of Illinois, and the Circuit Court of Appeals, the last a joint organization of both the others. Two judges of this court are Chicago men. Seven State Courts,

VICTOR ELTING,
ATTORNEY AT LAW. MASTER IN CHANCERY OF THE SUPERIOR COURT OF COOK COUNTY.
The Rookery.

namely: the Appellate Court of the First District of Illinois, of three judges; the Circuit Court of Cook County, of fifteen judges; the Superior Court of Cook County, of ten judges; the Criminal Court of Cook County, presided over by judges of the Superior and Circuit Courts (just mentioned) in alternation; the County Court of Cook County, of a single judge, and the Probate Court of the county, of one judge and three assistants. The procedure in these courts is much the same as elsewhere throughout the country.

E. A. DRIVER,
CAPITALIST.
Member Chicago Board of Trade, Chicago Stock Exchange, etc. 300 Royal Insurance Building.

Besides the officials of these tribunals, numbering of judges alone over forty, there is a very large number of other law officers, including a corporation counsel and fifteen assistants, a city attorney and four assistants, a prosecuting attorney and seventeen assistants — all these city officials; an attorney for the school department; a State's attorney and eleven assistants; a county attorney and three assistants; Recorder of Deeds, Public Administrator, Sheriff and numerous deputies, and seventy-five Justices of the Peace in the city and its suburbs.

ALFRED E. McCORDIC,
ATTORNEY AND COUNSELOR AT LAW, FIRM OF McCORDIC & SHERIFF.
175 Dearborn St.

The city is represented in the Supreme Court of the State by one judge; it has six members of the State Board of Equalization; two important Federal officials, the United States Marshal and Pension Agent, seven Congressmen out of twenty-two representing the State (three of which M. C.'s are lawyers), and the junior United States Senator from Illinois, William E. Mason, a lawyer also by profession.

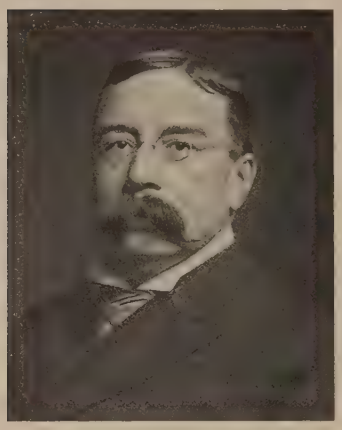
The Chicago Bar Association was organized in 1874. It has 556 members. Henry S. Towle is its president.

There are four law schools here: the Northwestern, of 166 students, Law

VIEW AT RIVERSIDE,
FAVORITE RESIDENCE SUBURB WEST OF CHICAGO.

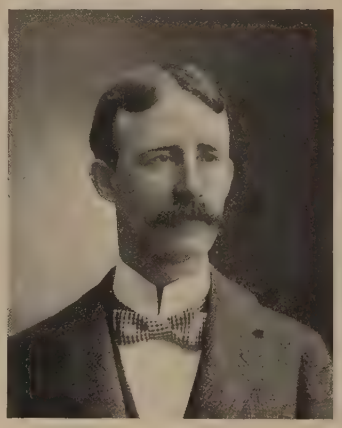
Department of Northwestern University; Kent College of Law, 156 students; Illinois College of Law, 166 students, and Chicago College of Law — the law department of Lake Forest University (denomination) with 400 students, this last organized in 1888, the oldest of them.

There are four law libraries, the library of the Chicago Law Institute, in the Courthouse, about 31,000 volumes; the Chicago Bar Association library; the law library in the Ashland Block,



JOHN ALEXANDER COOPER,
PRESIDENT ILLINOIS ASSOCIATION OF PUBLIC ACCOUNTANTS.
Accountant and Auditor, 218 La Salle Street.

JOHN A. CHILDS,
POSTMASTER AT EVANSTON AND PROPRIETOR THE EVANSTON INDEX.



CHARLES R. AYARS,
ARCHITECT.
Evanston, Ill.

an office building for lawyers, about 5,000 volumes, and the library of the Association of Patent lawyers in the Monadnock Block.

COLLECTIONS, RATING AGENCIES, ACCOUNTANTS.

THE Directory gives a list of 130 collection and law agencies, some of which do a local business only, while others have branches in many of the large cities of the West and Northwest, and others doing business all over the country. Of accountants there are ninety firms and individuals listed in the city directory.

CHAPTER XV.

THE STATE OF ILLINOIS.

IN area, productiveness, population, wealth and influence, Illinois is one of the greater American States. It is the greatest farming State, in fact. Its production of the staples, wheat, corn, oats, rye, barley, buckwheat, hay and potatoes in 1898 was of the value of $99,000,000, not to mention its fruit and dairy production, for both of which it is renowned. It had 13,300,000 acres in grain and root crops in the year just named, and the same year had live stock on its farms to the value of $128,200,000, that figure embracing over 1,000,000 horses and mules, 2,266,000 neat cattle, over 2,000,000 hogs, and 615,000 sheep, a total of 5,975,250 head. In 1890 its 32,500,000 acres of farm lands were valued at $1,010,000,000, or $31.40 average, an acre.

W. D. C. STREET,
MANAGER CHICAGO CLEARING HOUSE ASSOCIATION.

In manufactures this State, according to the latest available census, ranks third among the sisterhood of States, and this is very likely its relative position today. The development of the coal mining business in the State, so that it is second to Pennsylvania alone in that industry, has upbuilt along with the great city of Chicago many flourishing minor factory centers throughout the State. The coal product of the State in 1898 was something over 20,000,000 tons, valued in the statistics at $14,500,000; about 34,000 miners are employed in the mines. The State's product of manufactures is more than $1,500,000,000 annually; 500,000 of its people get their livelihood therefrom.

The valuation of property for taxes in Illinois in 1898 was $778,475,000, a sum which, under the system in vogue here, is not one-fifth of the real value of the property assessed. The State has no debt.

The population at present is about 4,750,000. Besides Chicago, now the fourth city in the world, Illinois contains ten cities of 20,000 population and upward. Next to Chicago in size is Peoria, the great distilling center, with 50,000 inhabitants, or thereabouts. Others of importance are Quincy, Springfield, Rockford, Joliet, Bloomington, Aurora, Elgin, Decatur, East St. Louis and Cairo.

JOS. R. WILKINS,
CHAIRMAN AND SECRETARY CHICAGO STOCK EXCHANGE.

Lake Michigan on its northern border, the Mississippi river on the west, the Ohio on the south, and the Illinois and other streams in it, afford it navigable water. At last accounts (1897) its railroad mileage was 10,785. Nearly every east and west line of the country runs through it; lines bound in every direction network it; its transportation conveniences, in short, are of the amplest sort.

The State, as a whole, is a prairie country of a rich deep soil, well watered and fairly wooded. North and south it stretches from the latitude of Boston to that of Fortress Monroe, with the

corresponding climatic variations. It is one of the most healthful of the States. In the cities there is a large foreign element of population, but the native (largely descendant from early immigrants from the older Eastern States) is the predominant stock.

In the matter of schools Illinois ranks high. Its expenditure for education is very large. Besides the sum spent by the State for the free education of its youth, and the vast amount furnished by the different cities, towns and counties of the State, numerous private institutions are supported by individuals, denominations, and so forth. In 1896 there were three hundred and twenty-seven high schools and sixty-one private secondary schools of 35,200 pupils in the aggregate. There were three universities and fourteen technical schools, seven law schools and fourteen medical schools that year in the State, with 5,300 students in the last-named three classes of institutions. A compulsory school law is enforced for children from seven to fourteen years of age. The general intelligence of the State is indicated in the fact that its percentage of illiterates is 5.2 ; that of the native whites only 3.1.

F. A. PLACE,
PHOTOGRAPHER.
Bay State Bldg., 70 State St.

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